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INVESTIGATION OF CONSUMER BEHAVIOUR IN THE DIGITAL AGE: AN ANALYSIS OF ONLINE SHOPPING HABITS

BY

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A PROJECT SUBMITTED TO THE DEPARTMENT OF COMPUTER AND INFORMATION SCIENCES, COLLEGE OF SCIENCE AND TECHNOLOGY,

COVENANT UNIVERSITY OTA, OGUN STATE.

IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE AWARD OF THE BACHELOR OF SCIENCE (HONOURS) DEGREE IN MANAGEMENT INFORMATION SYSTEM.

JUNE, 2025

CERTIFICATION

I hereby certify that this project was carried out by **Eke-Uche DAVID** (21CH029959) in the Department of Computer and Information Sciences, College of Science and Technology, Covenant University, Ogun State, Nigeria, under my supervision.

Miss ti-jesu tunde-adeleke

Supervisor **Signature and Date**

Prof. Aderonke oni

Head of Department **Signature and Date**

DEDICATION

I dedicate this work to God, my ever-present help throughout my four-year journey in this institution. I also dedicate it to my parents and my sister for their unwavering love and support, and to my family and friends whose encouragement has meant so much to me.

ACKNOWLEDGEMENTS

I want to start by thanking God Almighty for giving me the strength and guidance to complete this project. His grace and blessings have been my support throughout this journey and I am truly grateful. My heartfelt thanks go to my parents and family for their love, support and encouragement. They have always been there for me and I couldn't have done this without them.

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LIST OF ABBREVIATIONS

TPB	Theory of Planned Behaviour
e-CF	e-Consumer Framework
Ui	Error Term (in regression models)
β	Beta Coefficient (in regression models)
R	Correlation Coefficient
R^2	Coefficient of Determination
p	p-value (statistical significance)
STD	Standard Deviation
OTP	One-Time Password
WOM	Word of Mouth
SPSS	Statistical Package for the Social Science
CPB	Consumer Purchase Behaviour
PV	Product Variety
CIU	Consumer Intention to Use Online Shopping Platforms
WTS	Website Trust and Security
IBB	Impulse Buying Behaviour
SMI	Social Media Influence
CR	Customer Retention
BI	Brand Image

ABSTRACT

With technology advancing, consumer behaviour is steadily shifting from physical retail to internet shopping. However, the challenge for companies lies in understanding the significant factors behind consumer online shopping, especially in a trust-demanding environment that calls for convenience and personalized experiences. This study seeks to explore online shopping behaviour determinants, namely product variety, website trust and security, social media influence, and brand image. In this quantitative research design, data were obtained through structured questionnaires administered to online shoppers, which were then analysed using SPSS. Each of the independent variables was tested with respect to consumer behaviour concerning their purchase intention on a particular platform, impulse buying and customer retention through multiple regression analysis. The results suggest that product variety and website trust negatively influenced, although significantly, consumer behaviour—perhaps because too many options or overly complex security counteract purchases—whereas social media influence and brand image did not have any significant effects on impulse buying and retention. Companies need to incorporate secure, simple, and user-friendly environments of online shopping that could foster behavioural expectations of the current digital consumer.

Keywords: **Consumer Behaviour, Online Buying Patterns, Digital Age, Technological Advancements, E-Commerce Market**

CHAPTER ONE
INTRODUCTION

1.1 Background Information

Consumer behaviour in the digital setting has gone through a change primarily due to the penetration of the Internet and the use of technology. People have started depending on online portals and social media to acquire purchasing decisions, mainly due to its convenience, speed, and easy accessibility. Due to E-Commerce websites making the purchase of commodities convenient, the frequency of buying activities through online shopping is ever on the increase because consumers can browse and shop for goods anytime and anywhere (Nguyen, Nguyen, Nguyen, Phan, Bui & Moon, 2019). E-Commerce websites development, mobile apps becoming ubiquitous, and data analytics taking center stage has created an era where the convergence of the physical world with the virtual is not merely a trend but rather a paradigm for how retail business operates-as cited. (Sagar, 2024). Integrating online and offline shopping-awareness is not merely a fad; it is the new method people accept shopping, using both offline and online channels to inform their decisions and make purchases.

The prevalence and usage of online-based platforms have given rise to a trendy perspective on consumer Behaviour characterized by an increasing reliance of customers on the convenience and expedience of online purchases (Simbolon & Law, 2022). People can now shop from the comfort of their homes, effortlessly placing orders and paying with a credit card, then simply waiting for their purchases to arrive at their doorstep (Rita, Oliveira, & Farisa, 2019). Online shopping systems allow people to find and buy things without leaving their homes any time via online shopping platforms. The real power of E-commerce goes just beyond convenience-it breaks down geographical barriers opening up a worldwide marketplace where businesses and shoppers can connect without limits (Raji, Olodo, Oke, Addy, Ofodile, & Oyewole, 2024). This has resulted in a significant increase in the number of individuals purchasing online. E-Commerce has indeed transformed traditional buying habits through convenience and access. However, it also presents a modern marketer with a challenge to meet the personalized expertise and solution needs of their customers in real-time to enhance their shopping experiences. As noted by Rasool, Shah, & Ul Islam (2020),

this also begs questions about how such a move could affect local companies, consumer decision-making and privacy.

This change in consumers from offline to online purchasing was encouraged by the increasing number of internet users all over the world. An estimated 4.8 billion were connected to the internet in mid-2020 (Internet World Stats, 2020). The omnipresence of Internet-enabled devices is highly instrumental in bringing change in customer Behaviour towards being connected and making their purchase decision with greater convenience. Gurnani and Gupta (2024) note that this increased global connectivity has greatly facilitated online shopping, thus giving more avenues for businesses to reach their audiences. This increase in the use of the internet shows how technology is changing shopping. Rasool, Shah and Ul Islam (2023) emphasize that more online stores compete and consumers have more alternatives, which gives shoppers more choices and makes it harder to decide what to buy.

As consumer Behaviour is never static, the study of how it is related to information technology must also be continuous (Singh, Khoshaim, Nuwisser, & Alhassan, 2024). Understanding how customers behave in regard to online shopping in this digital era has become a crucial pursuit for any business that hopes to remain competitive and survive in the dynamism of the marketplace. (Mishra, 2023). It is very important to understand how people shop and make decisions online, since the digital world has made the market very competitive and fluctuating. Companies that wish to win the game must know what customers want, how they think and what influences their choices more than ever. Understanding these customer habits is crucial if they want to succeed in today's fast-changing, competitive market. Without it, it would be more difficult for them to keep pace or stay ahead. To stay ahead in today's fast-moving market, businesses need to lean into technology. It's not just about keeping up; it's about engaging with customers, understanding what they want, creating better products and adapting their operations to deal with constant change (Singh et al., 2024). Online shopping is taking over the lives of more consumers worldwide, influencing how they interact with the companies and how they make purchasing decisions with the rise of internet.

Across the globe, online shopping is increasingly made possible in everyone's life because of the wide stretch of the internet and how important it has become (Qalati, Galvan Vela, Li, Dakhan, Thuy, & Merani, 2021). Convenience, website design, time-saving and security have been shown to have an effect on consumers' attitudes towards online shopping (Shah & Tiwari, 2021). Different factors have different impacts on people's attitudes toward online shopping. These are the ease of use, perceived attractiveness of the website, perceived saving of time and perceived security of giving information, among others (Eneizan, Alsaad, Alkhawaldeh, Rawash, & Enaizan, 2020). If these variables are appropriately taken care of, people are more likely to enjoy and have confidence in buying online; otherwise, they will tend to avoid it.

One of the biggest drivers is convenience; for the consumers, this enables buying without the hassle and concern of store hours (Shah & Tiwari, 2021). People prefer to go online because it is very convenient and readily available, which works for people on a tight schedule. Businesses should thus keep their online stores functional as part of this demand. The COVID-19 pandemic accelerated this trend, resulting in a surge in online sales and the adoption of mobile commerce (Akram, Fülöp, Tiron-Tudor, Topor, & Căpușneanu, 2021). The COVID-19 pandemic caused a big increase in online shopping, especially on phones, as more people stayed home. Businesses had to quickly adjust their websites to improve user experiences and keep up with this trend (Li, 2018). Even after the COVID-19 pandemic, the way we live and shop has noticeably shifted. Every challenge, like a crisis, sparks new possibilities, reshaping habits and opening doors for fresh opportunities (Akram et al., 2021). Effective website design enhances user engagement and streamlines the process of purchasing, thus affecting the overall perceptions of consumers towards online shopping (Rita, Oliveira, & Farisa, 2019). The look and feel of an E-Commerce website are very important. It becomes much easier and more delightful for people to shop at a well-designed site, thus keeping them interested and making them purchase things in no time (Hung, Cheng, Hou and Chen 2020). A website that is user-friendly creates a good impression and might make a person feel good about online shopping.

Nodirovna and Sharif (2024) determined that the main drivers for online shoppers include factors such as product choices, prices and secure payments, among others. The

development of trust in online retailers is an important matter; it has been reported that with an increase in trust, there is a greater purchase intention and customer loyalty (Rita et al., 2019). Trust earning is of utmost importance for online stores. Once customers trust a retailer, they are more likely to make purchases and revisit for more. Trust gives the shopper a sense of safety and confidence that promotes sales and customer loyalty. Customer reviews and websites that are easy to navigate develop trust, which is vital for online shopping. According to Retnowati & Mardikaningsih (2021), E-Commerce platforms must implement necessary security features and clear policies that guarantee privacy in order to gain consumer confidence for repeated business.

Demographics also show a pattern of online shoppers that are very instructive of consumer Behaviour. Younger individuals, especially those aged 18 to 35, are more likely to shop online because they are more comfortable with technology (Nguyen et al., 2019). Qalati, Galvan Vela, Li, Dakhan, Thuy and Merani (2021) added that online shoppers are younger, educated people with higher incomes. On the other hand, it is difficult for retailers to adapt to the changing consumer expectation, especially millennials, as they prefer mobile transactions. Retailers struggle to meet millennials' needs in terms of phone shopping. Mobile-friendly experiences need to be provided, or retailers would lose customers who want ease in making purchases. This trend suggests that businesses should focus their marketing strategies on tech-savvy consumers who prioritize convenience and efficiency in their shopping experiences (Tibrani, Zabri and Hakim, 2024). Nguyen et al. (2019) mentioned how trust in online platforms could be enhanced by personalizing shopping experiences in a data-driven manner. Akram et al. (2021) recommended future research to determine emerging trends in consumer expectations and how effective different types of engagements would be in the near future in improving customer experiences.

Bad shopping experience impacts how people feel towards brands. For instance, when the PlayStation 5 was launched, many shoppers found their websites crashing and their time wasting. That led to their frustrating experience and thus abandonment of the intended purchases (Riley, 2020). Also, failure to meet online product descriptions the consumers receive can lead to disappointment; a survey showed that about 70% of them were upset by problems of quality (BBB, 2021). Very bad customer service just worsens the scenario

as is with a major electronics store being complained to because it did not respond during a product recall (Smith, 2020). Misleading ads cause people to feel disappointed when what they see in a picture of ads does not appear in reality; thus, making them go socialize among people to express their reactions (Jones, 2021). Furthermore, improper stock management during the pandemic created a state where the essential items always found themselves out of stock, encouraging shoppers to visit competitors (Kumar & Singh, 2021). Finally, an even more complicated checkout leads to cart abandonment by the shopper. Studies indicate that about 69% of online shoppers leave cart because of these issues (Baymard Institute, 2021). Bad customer service can make things worse, as seen when a major electronics store received complaints for not responding during a product recall (Smith, 2020). Businesses need to address these problems to improve customer satisfaction and loyalty.

With the fast changes in how people shop online and the growth of technology, it's important for businesses to understand what influences consumer choices. As online shopping continues to grow, companies need to keep up with these changes and meet customers' needs. This research will explore the determinants of online purchasing Behaviour and how companies can respond to them.

1.2 Statement Problem

Companies are facing significant challenges regarding customers' evolving tastes and preferences, as well as the need to make shopping easy and convenient. There are reasons why any product will be chosen by a certain customer and what the point of attraction to it is from such a customer's perspective (Akram et al., 2021). At the same time, customers expect seamless experiences in terms of simple browsing, quick checkouts and flexible delivery. Customers become frustrated, and a gap exists between what customers desire and what companies provide, resulting in missed opportunities to establish stronger customer engagements (Bennett & McCafferty, 2021).

Research Questions

i. What factors influence consumer trust when shopping online?

ii. How do consumers perceive the safety and privacy of their personal data while shopping online?

iii. How do website design and user experience impact consumer purchase Behaviour?

iv. What role does convenience, ease of use and technological advancement play in shaping online shopping decisions?

1.3 Research Hypothesis

H01: There is a positive influence of product variety on the purchases over the internet.

H02: Consumer Behaviour towards online purchasing is based on website security and trust.

H03: Social media influence positively contributes to impulse buying Behaviour among online customers.

H04: Customer retention in online shopping is highly influenced by the brand image.

1.4 Aim and Objectives of the Study

The aim of this research is to explore and understand how consumer Behaviour is shifting in the digital era, with a focus on online shopping habits. As technology advances rapidly and online shopping platforms gain widespread popularity, it's essential to uncover how consumers engage with digital marketplaces, what drives their purchasing decisions, and how these Behaviours influence the broader retail landscape.

The objectives of the study are:

i. To identify and examine the key factors influencing consumer Behaviour during online shopping, such as product variety, pricing, convenience, website design, social influence, trust and security

ii. To analyse the impact of technological advancements and digital platforms on consumer Behaviour, including the role of mobile devices, social media and personalized recommendations

iii. To investigate the differences in consumer Behaviour between various demographic segments, including age groups, gender, income levels and geographical locations

iv. To conduct data analysis from user feedback to understand how customers use or avoid online shopping platforms.

1.5 Research Methodology

The following objectives of this study will be achieved using the following methodologies:

i. **Identifying Key Determinants of Purchasing Behaviour:** This will be obtained through an analysis of past studies and literature data on key determinants such as product variety, price, convenience, website design, social influence, trust and security. The review will compare and contrast information sources in order to ascertain the most significant determinant of purchasing Behavior while shopping online.

ii. **Analysing The Influence of Technological Advancements:** social media, mobile phone usage and the potential of personalized recommendations will be evaluated through a review of research into the ways that these technologies have affected consumer Behaviour. This will include assessing how these technological tools shape the consumer shopping experience and impact of purchasing decisions.

iii. **Investigating Demographic Differences**: this research will explore how the Behaviour of consumers differs in different segments according to their gender, income level and geographical area. Survey data alongside past studies will be used to ascertain differences in online buying Behaviour according to these factors.

iv. **Stakeholder And User Data Analysis**: Data gathered from users and stakeholders of the system will be analyzed in order to understand how customers shop or do not shop online. Tools such as Excel or SPSS will be used in the processing and interpretation of the data in order to understand the trends and insights.

v. **Recommending Business Strategies for Adapting to Changes in Consumer Behaviour:** The recommendations will be derived based on analysis of the feedback received from users. Data analysis findings will be used in formulating

recommendations in practical terms for businesses on how to optimize customer satisfaction, loyalty, and web buying Behaviour.

Table 1.1 shows the mapping between the study objectives and the methodologies that will be used to achieve each objective.

Table 1.1: Objective-Methodology Mapping

Objective	Methodology	How the Method Solves the Objective
To identify and examine the key factors influencing consumer Behaviour during online shopping	Analysis of past studies and literature	By comparing findings across multiple sources, this identifies key factors such as product variety, pricing and convenience that impact consumer Behaviour
To analyse the impact of technological advancements and digital platforms on consumer Behaviour	Review of research on technological tools like mobile devices, social media and personalized recommendations	By examining how these tools influence shopping experiences, helping to understand their effect on consumer Behaviour and decision-making
To investigate the differences in consumer Behaviour between various demographic segments	Surveys and analysis of existing studies	By analysing demographic data, this methodology reveals differences in online shopping habits across age groups, gender, income levels and geographical locations

To conduct data analysis from stakeholder and user feedback to understand how customers use or avoid online shopping platforms	Collection and analysis of stakeholder and user data using tools like Excel or SPSS	By processing and interpreting this data, the analysis uncovers patterns and reasons behind customer usage or avoidance of online shopping platforms
To recommend ways businesses can better understand and adjust to changes in consumer Behaviour	Recommendations based on the analysis of data gathered from stakeholders and users	The data analysis helps identify strategies to improve customer satisfaction, loyalty, and engagement based on insights from stakeholders and users

1.6 Significance of the Study

The significance of this study lies in the fact that it provides businesses with a clear picture of how the shopping Behaviour of people in the modern digital age is evolving. As technology occupies more space in daily lives, what consumers demand also changed—such as convenience, variety of products, affordable prices, and trust in a website, for instance, are now top priorities (Mishra, 2023). Having control over those aspects allows businesses to stay abreast of the times and evolve with trends like personalizing the shopping experience with the help of AI for maintaining customer interest and loyalty (Mustafa, 2024), or the combination of online and traditional shopping for a combined experience (Sagar, 2024). The research also enlightens on the aspect how vital security, trust, and safety of personal information are while an individual makes the choice to shop online, let alone how increasingly the role of social media has in deciding what an individual desires (Mishra, 2023; Sagar, 2024). By addressing such major aspects, this research serves as a guide for businesses for innovation, customer satisfaction, and staying ahead in a digital day and age.

1.7 Scope of the Study

The scope of this study is to investigate how one shops online in the digital age, attempting to get into their Behaviour and decision-making processes. This study also examines what drives one to shop online, such as ease, the variety of the product, and their confidence in the platform (Mishra, 2023). Confidence in the retailers, especially for essentials such as food, is paramount in providing security for the buyer (Raji et al., 2024). The study also outlines how desires are formed on the social networking websites and how one shops (Mishra, 2023). Finally, it tackles worries about data privacy, pointing out that whether people trust a retailer with their info depends a lot on how secure they feel (Sagar, 2024). By covering all these angles, this research offers a clear picture of the changing world of online shopping and helps businesses adapt to keep customers happy.

1.8 Project Outline

The study aims at understanding how consumers approach online shopping in this digital age. As a start, it talks about the rising industry of e-commerce and changing expectations of costumers to factors such as trust, variety, personalization, and social media participation. The bigger issue found is that most companies need to adapt with such dynamic demands of their customers. Normally, it stems from the barriers in understanding what makes up the consumptions of customers in such online environments. The study would assess and find the most important factors affecting consumer behaviour through studies on technology and demographics on the overall purchase decision impacting online shopping behaviour.

This has been the basis of the quantitative nature of the research designed, using structured questionnaires directed towards online shoppers, analysing data results via SPSS through the application of multiple regression models in testing the four hypotheses linking digital factors to consumer responses such as impulse purchase, intention to use and retention of customers. The study results have it that the site trusts and product variety had a significant negative influence on consumer behaviour while social media and brand image did not hold significant impacts. This discovery has real business implications regarding optimizing online platforms to improve customers´ satisfaction and hold in these highly competitive digital economies.

CHAPTER TWO
LITERATURE REVIEW

2.1 Preamble

Consumer Behaviour in the digital age has become a significant area of research due to the rapid expansion of online shopping websites and changing consumer preferences. As technology advances, it is important for companies to know what propels consumers' purchasing Behaviour so they can formulate proper marketing policies an enhance customer satisfaction (Mishra, 2023).

2.2 Review of Relevant Concepts

Some relevant concepts will be reviewed in this section. They include:

2.2.1 Consumer Behaviour

Consumer Behaviour is a critical area of study that examines the way individuals make decisions regarding the choice, purchase, use and disposal of goods and services (Abbes, Hallem, & Taga, 2020). This field draws from various disciplines, including psychology, sociology and economics, to understand the factors that influence consumer choices (Agag & El-Masry, 2016). Understanding why consumers buy certain products and how they interact with brands is crucial for businesses aiming to meet market demands effectively (Akram, 2021).

Consumer Behaviour refers to the activities and decisions of consumers while buying or using goods or services. It can also be said that consumer behavior is something that becomes a reason for individuals making a decision concerning a particular product or service (Mohamad Basuni, Roby Setiadi, Gian Fitralisma, & Syariefful Ikhwan, 2023). In the digital age, this Behaviour has been drastically altered due to the rise of online shopping websites, mobile apps and e-advertising. According to Solomon (2018), the digital revolution has created new patterns in consumer Behaviour, as people currently ban on the internet to compare, read reviews and make purchasing decisions. Similarly, Kotler (2021) observed that digital platforms have enabled consumers to be exposed to a greater variety of options, hence they are more knowledgeable and selective in their purchases. This change is also fuelled by more dependence on mobile phones, which has revolutionized

the manner in which consumers interact with brands (Smith, 2020). The online environment offers more convenience, through which consumers can buy products from anywhere and at any time, and this has revolutionized buying Behaviour (Gupta and Kim, 2019).

According to Solomon (2018), 'Consumer Behaviour is the psychological aspect of an individual that makes a difference in purchasing any goods, services, or anything else'. The Behaviour of each consumer depends on many factors that are significant to any marketing team of any company or organization that comes in direct contact with consumers. Consumer Behaviour investigates the psychological, social and cultural factors which influence individuals' researching, purchasing and consuming processes of products and services (Madhavan & Kaliyaperumal, 2019). This is an important marketing and business term, whose goal is to understand consumers' preferences, shopping motivations and purchase decisions. This digital Consumer Behaviour is available in various shapes through digital channels like the Internet, mobile phones, social media and other digital channels (Rogova & Matta, 2023). The reason for studying digital Consumer Behaviour is to guide marketing strategies by examining consumer activities on digital platforms. This research educates businesses about the way consumers interreact with digital and how this can be used to market products and services effectively. (Stephen, 2016). Advances in technology and the widespread use of digital marketing within recent decades have led to digital consumer Behaviour being at the forefront of research.

2.2.2 Importance of Understanding Consumer Behaviour

Understanding consumer Behaviour is important to companies as it has a direct impact on marketing strategies and retention of consumers. With an understanding of consumer thought patterns and Behaviour, companies are in a position to create products and services that meet the needs of consumers (Al-Adwan, 2020). This alignment not only for enhanced customer satisfaction but also brand loyalty, leading to repeat purchases and word-of-mouth (WOM) referrals (Billore & Anisimova, 2021).

2.2.3 Types of Consumer Behaviour

Consumer Behaviour can be categorized into various types based on the level of involvement and the decision-making processes involved.

i. Complex buying Behaviour occurs when consumers are highly engaged in buying expensive or infrequent products such as cars or electronics (Akram, 2021). Marketing campaigns influence purchasing decisions a lot. They are highly involved in the purchase process and consumers' research before committing to a high-value investment. Imagine buying a house or a car; these are an example of a complex buying Behaviour (Naim, 2023)

ii. Habitual buying Behaviour involves low involvement and routine purchases, where customers tend to remain faithful to familiar brands (Agag & El-Masry, 2016). Habitual purchases are characterized by the fact that the consumer has very little involvement in the product or brand category(Naim, 2023). Imagine grocery shopping: a person consistently chooses the same type of pasta (e.g., spaghetti) from the store because it is familiar, not due to strong loyalty to a specific brand. Understanding these Behaviours helps companies develop targeted marketing strategies that resonate with different consumer segments.

2.2.4 Factors Influencing Consumer Behaviour

Several factors affect consumer Behaviour including marketing campaigns, personal preferences and social pressures. Effective marketing can significantly affect consumer perceptions and impact purchasing decisions (Brand, Schwanen, & Anable, 2020). Additionally, personal preferences and group influences, such as peer pressure, play a significant role in shaping consumer choice (Billore & Anisimova, 2021). Psychological and economic drivers, for example, attitudes and emotions, also shape the manner in which consumers make choices(Naim, 2023).

Figure 2.1: Psychological Factors (Naim, 2023).

Consumer Behaviour is an interdisciplinary field that encompasses various disciplines, including psychology, sociology, economics and marketing (Rusdian, Sugiat & Tojiri, 2024). Knowledge of consumer Behaviour is crucial for companies wanting to create effective marketing strategies that will connect with their target audience (Sonia, 2024). This literature review provides an overview of key concepts, theories and empirical data relevant to the study of consumer Behaviour in marketing management. Consumer Behaviour is influenced by a myriad of factors, including individual characteristics, psychological processes, social influences, cultural norms and environmental stimuli (Andreis, 2019).

Consumer shopping Behaviour involves the observation of individuals and the procedures they follow to choose, utilize and set out products and services to fulfil their wants and the effect that these methods have on the consumer and society in general (Aihumenki, Okhai, Adefulu, & Ajike, 2020). Consumer shopping Behaviour involves examining the factors that influence a consumer's decision to purchase and consume a particular product and understanding how such factors influence both the individual and society as a whole. This Consumer Behaviour is typically what the consumer is thinking about or considering before or while making a purchase. Wibowo, Barkah, Chan and Tresna (2023) state that Consumer Behaviour includes the decision-making processes of the of the people directly

involved in the procurement and use of goods and services. This research seeks to guide marketing strategies by examining these Consumer Behaviours (Efendioğlu, 2024). In particular, shopping through online channels tends to increase consumers' psychological distance, so they pay more attention to aspects of product attractiveness, while shopping through offline channels tends to reduce consumers' psychological distance, so they pay more attention to product suitability aspects (Ni, 2024). Shopping Behaviour is the concept which answers what, why, how, when and where an individual makes purchases. As a result, the outcome of shopping Behaviour is the shopper's decision – Consumer Decision.

According to Jafar & Meilvidiri (2022) ‘decision making is an optimal strategy that depends on risk preferences and unknown scenarios. Consumers make decisions based on situations they are willing to risk it all for’. All websites would most likely permit the use of transactions with the use of card details and other bank information but what does that online shop have that gives it a leverage over others? Why are consumers willing to risk their finances for the cause of purchasing from an online platform? The model, in figure 2.1, outlines the stages of decision-making and highlighting key factors such as trust, perceived risk, and consumer preferences.

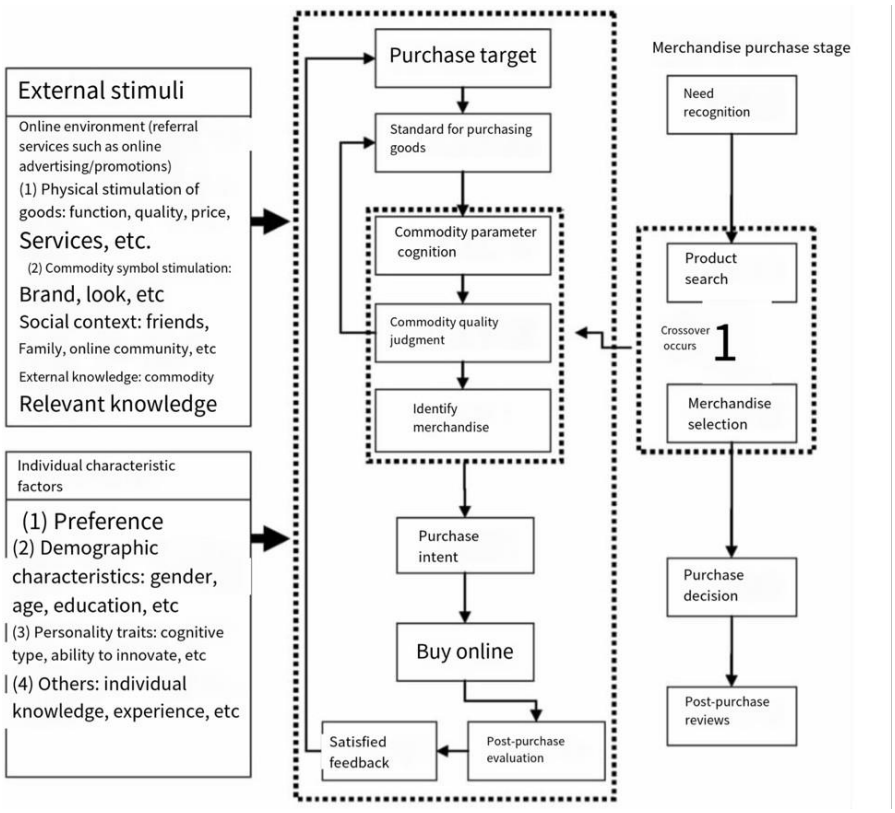

Figure 2.2: Model of consumer online product selection decision process (Liu, 2024)

2.2.5 Motives for Consumer Behaviour

One of the main determinants of the buying choices of a consumer (decision to buy or not to buy from a retailer, to buy online or offline, or to combine channels as part of the buying process) are the motives that trigger consumer behavior (Zaharia, 2021). Motives are drivers behind the purchasing power of a consumer. Motive is a predisposition that directs Consumer Behaviour towards a goal or purchase. Motives can vary, but they are most commonly divided into rational and emotional motives. Motivation is what drives the consumer to achieve a goal or make a purchase decision (Kotler and Armstrong, 2018). Understanding Consumer Behaviour and the decision-making process can help companies create effective campaigns that lead to increased overall sales of their goods and services (Solomon, 2018). Some motives of Consumer Behaviour are discussed as follows:

i. Rational Motive

Rational buying is a purchase action based on rationality or results from an objective review of available product or service information (Wibowo, Barkah, Chan, & Tresna, 2023). Rational motive drives a consumer purchase a product strictly on the premise of facts, data and information and relying on reasoning and logical conclusion. For example, a consumer would purchase a car based on fuel efficiency, safety ratings and maintenance costs or choose a laptop based on specifications, warranty and performance reviews. In this motive, they are more concerned about how well the product meets their specific need or solve their problems. Buyers will do observation or in-depth learning without any emotional influence in it.

ii. Emotional Motive

Emotional motive is supported by psychologists and Behavioural economists and considers the consumer as an ‘emotionally driven man’ (Roy, Dash, & Hossain, 2018). Emotional motives can be based on pleasure, pride, self-confidence, popularity, security, fear and many other things. Philosophically, Emotional motives usually stem more from the heart than the head and often involve little logic and reasons and less pre-purchase information search (Wibowo, Barkah, Chan, & Tresna, 2023). The model, depicted in figure 2.2 shows how emotions and logical thinking both affect people's buying choices. It highlights the emotional and rational reasons behind purchasing decisions.

2.3 Theoretical Perspectives on Online Consumer Behaviour

The study of online Consumer Behaviour often focuses on innovation adoption. Shopping online can be seen as a new Behaviour that consumers learn over time. A key question is: What factors influence whether consumers decide to adopt or reject online shopping? This research aims to identify the reasons behind the differences in consumers' willingness to shop online. Recent studies indicate that factors such as ease of use and perceived risk play significant roles (Hassan, Shiu, & Parry, 2021; Kaur & Singh, 2022). Additionally, Lee, Park and Kim (2023) emphasize the importance of social influence in shaping online shopping Behaviours. Zhang (2020) also highlights the impact of demographic factors on adoption rates.

2.4 Online Shopping Patterns

Online shopping is the purchase of products or services through internet media (Muhtadi, 2023.). It shows product images on a website and provides descriptions. The buying process starts when a customer places an order online and after payment, the product is delivered to their address (Ikhwani Ratna & Nasrah, 2022). Online shops can be reached through devices like computers or mobile phones. They allow all sales and communication between buyers and sellers done online (Clara & Beni, 2023). Online shops allow smooth buying and selling for everyone.

Online shopping habits are used to describe how consumers behave when they shop on the internet. The last decade has witnessed a remarkable transition towards online purchasing through the influence of convenience, product variety and competitive pricing (Chaffey, 2019). Research by Pappas (2020) shows that customers prefer to purchase their goods online because it makes it easier for them to compare products and prices more conveniently than going to physical store. Lee *et al*. (2019) also adds that customer preference is highly shaped by online reviews, suggested alternatives and customized ads. Such factors are likely to trigger impulse purchases as consumers form their beliefs from others' opinions and by ads that align with their previous consumption patterns (Jiang & Lee, 2021). Online platforms also provide convenient payment terms and quick delivery, which makes them even more attractive (Nguyen, 2021).

The emergence of digital technologies made Consumer Behaviours in the digital economy one of the most important areas of research (Kalashnikova, 2023). The impact of digital marketing on consumer purchase Behaviour has been significant (Qerimi & Qerimi, 2022). Furthermore, examining Consumer Behaviours in the modern digital era has been shaped by the impact of the COVID-19 pandemic, leading to changes in Consumer Behaviours in the digital environment (Rahmanov, 2021). Grasping the knowledge behind shifts in Consumer Behaviour in the digital era has also become a key field of study (Zhou, 2021). The emergence of new consumer segments, such as the Zoomers generation, has been considered in terms of Consumer Behaviour in the digital age (Seleznova, 2022). Internet of Things (IoT), sharing economy and digital sensory marketing are themes of Consumer Behaviour research (Santos, 2020). Furthermore, research on digital Consumer Behaviour takes into account digital consumer culture, reaction to digital advertisements, effect of digital environments on consumer Behaviour and patterns on online platforms (Stephen, 2016).

Understanding Consumer Behaviour in the digital economy is essential for businesses as it influences consumer decision-making processes (Hamdani, 2022). The influence of digital technologies on consumers has resulted in data creation via devices and platforms that facilitates the development of big data to comprehend consumer trends (Kuş & Šević, 2021). In the last two decades, specific themes and topics have gained prominence in research on digital Consumer Behaviour. The exploration of digital Consumer Behaviour encompasses several key areas: Interactive Technologies: This area examines how interactive technologies like Augmented Reality (AR) and Virtual Reality (VR) influence consumer decision-making. It covers motivations for AR and VR acceptance, the effects of artificial intelligence (AI), AR and VR on consumer journeys and the use of these technologies in fostering more robust customer relationships (Efendioğlu, 2023). Pandemic-Related Uncertainties: The pandemic has introduced uncertainties for digital consumers, leading to changes in Consumer Behaviours on digital channels during COVID-19. This section investigates the factors that may sustain or alter digital Consumer Behaviours developed during the pandemic (Pal, 2023). Mobile Technology: This aspect focuses on adopting mobile technology and its impact on digital consumer life. It examines

how mobile technologies affect digital Consumer Behaviour and marketing strategies (Sudirjo, Soesanto, & Susilo, 2024).

2.4.1 Complexity of Online Buying Preferences

No single theory fully explains why some consumers prefer online shopping while others do not. Researchers have yet to find a unified theory that addresses this issue. The motivations for online shopping are complex and varied. For instance, Gupta, Sharma and Jain (2021) discuss how personal preferences and lifestyle choices affect shopping habits. Questions arise about why some people frequently shop online while others stick to traditional stores. Tiwari, Gupta and Kumar (2023) suggest that psychological factors, such as trust and satisfaction, significantly influence these decisions. Moreover, Wang (2024) argues that cultural differences also play a crucial role in shaping consumer preferences.

2.4.2 Socio-Psychological Theories

Socio-psychological theories, inspired by the work of Fishbein (1963) and Fishbein & Ajzen (1975), view the choice to adopt or reject new products—like online shopping—as a Behavioural decision. In this context, Behaviour is seen as the actions of individuals driven by intention, occurring in a consistent environment. A key assumption here is that individuals act rationally. This means they consider various factors when deciding whether to adopt a new Behaviour (Chaudhuri, Das, & Ghosh, 2022). If the perceived benefits of online shopping outweigh the costs, a rational consumer is more likely to embrace this innovation (Kumar & Singh, 2023). Singh, Gupta and Patel (2024) further highlight the role of emotional factors in decision-making processes. Zhao (2020) provides insights into how cognitive biases can affect these rational evaluations.

2.4.3 Factors Affecting Willingness to Pay

Several variables decide the amount of money consumers are willing to spend on similar products online. Smith (2021) found that variables like the category of a product, brand loyalty and income levels are important determinants of buying Behaviour. For instance, Ali, Khan and Ahmed (2022) describe how a willingness to pay higher prices emerges because of brand loyalty. Additionally, Gupta (2023) highlights the influence of perceived value on price sensitivity. Patel and Mehta (2024) also suggest that promo offers have the

potential to significantly influence willingness to pay among customers. Zhang (2020) further highlights the role of customer reviews in influencing perceptions of value.

2.5 Predicting Consumer Behaviour with Technology

Recent advancements in machine learning and data analytics have created new opportunities for forecasting Consumer Behaviour according to online shopping patterns. Chen and Wang (2021) demonstrated how prediction models can effectively forecast consumer preferences. This enables businesses to make better decisions regarding pricing and product placement. Kumar and Singh (2023) argue that leveraging data analytics can foster better insight into consumer habits. Lee, Park and Kim (2024) also refer to the potential of machine learning to identify emerging trends in Consumer Behaviour. Patel (2022) provides examples of successful applications of these technologies in the retail sector.

2.5.1 Technological Advancements and Their Impact

Technological advancements have played a central role in transforming consumer Behaviour in the digital age. The rapid development of mobile technology, the Internet of Things (IoT) and Artificial Intelligence (AI) has provided consumers to online access to products and services (Choi, 2021). For instance, websites and mobile apps are now designed to give a seamless shopping experience where customers can browse, select and purchase products with just a couple of clicks (Bulearca & Tamarjan, 2021). According to Sharma and Raghavan (2020), AI solutions are increasingly being used by businesses to personalize the shopping experience for customers, making product recommendations more precise in helping consumers make quicker purchase decisions. Similarly, social media platforms like Facebook and Instagram have also become prominent drivers of purchasing Behaviour among customers through influencer marketing and sponsored ads (Arora *et al*., 2021). As discussed by Akter *et al*. (2020), consumers have also utilized the use of advanced technologies, such as Virtual Reality (VR) and Augmented Reality (AR), for a richer online shopping experience wherein they can interact with products in a more immersive way. This review aligns with the methodology's focus on assessing the influence of technological tools such as social media mobile devices and personalized

recommendations as outlined in the objective-methodology mapping (Table 1.1), to ascertain their impact on consumer shopping and purchasing decisions.

Technological transformation has made a major contribution towards influencing consumer Behaviour, particularly in online shopping, reshaping the manner through which consumers perceive digital platforms and make purchasing decisions. Mobile devices, data analytics and Artificial Intelligence (AI) have all played important roles in this transformation. With mobile technology becoming more easily accessible than ever, consumers are now able to have access to online shopping platforms at any time and from any place, leading to radical changes in shopping habits. Mobile devices, as noted by Sharma *et al*. (2020), have been a necessary part of online shopping by enabling customers to browse, compare prices and make purchases while on the go, often leading to impulse buying and repetitive purchases. As Bulearca and Tamarjan (2021) highlight, this enhanced accessibility has made online shopping more convenient, keeping consumers engaged with digital platforms and brands. Mobile applications such as Amazon and eBay provide a seamless shopping experience, with features like one-click purchase and personalized notifications, which encourage repeat engagement (Liu & Zhang, 2019).

Apart from mobile technology, the integration of Artificial Intelligence (AI) has significantly impacted online shopping. AI is largely accountable for personalizing the shopping experience through offering tailored product suggestions and targeted ads. As Zhao (2021) points out, AI-driven systems monitor consumers past Behaviour, preferences and browsing history to predict future purchases, improving the relevance of recommendations and advertisements. Personalization helps build consumer trust and satisfaction since consumers are likely to utilize websites that consistently offer relevant products. AI enhances customer service by the use of chatbots, which provide immediate support and render the whole process of shopping more efficient (Yang, 2020). According to Yu (2022), AI technologies have made online shopping more user-friendly with personalized shopping experience, which in turn influences their decision-making and purchasing Behaviour.

Data analytics, another common technological advancement, is crucial in shaping consumer Behaviour in the digital age. E-Commerce platforms gather huge amounts of

data, such as consumers' purchase history, browsing habits and even social media activity, to understand consumers' preferences. According to Mehmood *et al*. (2021), the data-driven approach allows businesses to forecast trends customize marketing efforts and optimize product offerings. Liu and Zhang (2019) highlight that businesses can utilize data analytics to monitor consumer Behaviour in real-time, allowing them to respond faster to changes in demand and make their strategies. It enables companies to create more targeted advertising, increasing the chances of customer engagement and increasing conversion rates.

Furthermore, technologies such as Virtual Reality (VR) and Augmented Reality (AR) have transformed the manner in which consumers engage with products in the online shopping environment. AR, for instance, enables customers to visualize the look of products in their homes or on their body prior to making a purchase. McLean and Wilson (2020) explain that AR technology has become particularly popular in industries like furniture and fashion because it reduces uncertainty and boosts consumer confidence by offering a more interactive shopping experience. Similarly, VR technology allows consumers to explore virtual stores and interact with products in a 3D environment, which mirrors the in-store shopping experience in a digital setting (Javadian *et al*., 2021). As Sharma and Gupta (2022) note, these technologies narrow the gap between online and offline shopping, making digital shopping more engaging and immersive.

Social media platforms, similarly, have impacted consumer Behaviour by determining purchasing choices through advertising and influencer marketing. Hossain and Shetty (2021) describe how social media platforms like Facebook, Instagram and TikTok use algorithms to show consumers ads based on their interests, activities and past interactions. Targeted advertising has contributed to the growth in impulse buying, as consumers are exposed to items in favour of what they like. Kumar et al. (2020) further note that social media influencers have become a part of the leading edge in the formation of purchasing decisions, particularly among younger consumers. As more consumers engage in "social commerce" where goods are bought directly from within social media platforms, businesses are becoming more inclined to incorporate E-Commerce functionality into their

social media pages so that process of shopping is streamlined and more integrated into consumers' day-to-day online Behaviours (Sharma & Gupta, 2022).

2.6 E-Commerce Market Growth

E-commerce is the process of buying and selling goods and services over the internet, using various platforms and devices (Pal, 2023). The growth of the E-Commerce market is one of the most sensational shits in consumer heavier in recent years. Statista (2021), estimates that global E-Commerce transactions in 2020 were more than $4 trillion, with projections indicating a steady during subsequent years, with an estimated peak of $6 trillion by 2024. This remarkable growth is mainly driven by an increasing number of consumers turning from physical stores to digital platforms, and this was strengthened by the COVID-19 pandemic (Kumar, Singh, & Gupta, 2021). Research done by Shaw and Prashar (2018) highlights that such growth in the market is driven by various reasons, including improved internet penetration, increased availability to digital payment systems and improved logistics networks. In addition, the rise of mobile commerce has further increased the ease of online shopping, allowing consumers buy products online from anytime and anywhere (Wang, Li, & Zhang, 2020). The expansion of major online shopping platforms, such as Amazon, Alibaba and eBay, has made the market more competitive and provided customers with more options than before (Srinivasan, 2019). This competitive landscape has promoted innovations in delivery channels and customer service which, in turn, enhanced the shopping experience (Zhang, Huang, & Benyoucef, 2021).

As the E-Commerce market continues to grow, there has been a notable rise in niche products and services, which allow businesses to cater to specific consumer needs and preferences (Singh & Giri, 2020). This is driven by increasing demands for personalized shopping experiences, where customers seek products that are tailored to their personal taste (Liu & Choi, 2021). The ability to find unique items has fostered greater consumer trust in online shopping, as shoppers feel more confident in their ability to discover products that meet their specific requirements (Huang & Benyoucef, 2017). Furthermore, as noted by Smith and Rupp (2020), the growth of social media has also played a crucial role in shaping consumer Behaviour, as platforms like Instagram and Facebook influence purchasing decisions through targeted advertising and user-generated content. The

integration of social commerce, where social media platforms facilitate E-Commerce transactions, has further blurred the lines between social interaction and shopping (Liang, Ho, Li, & Turban, 2021).

In conclusion, understanding consumer Behaviour in the digital age is essential for businesses aiming to thrive in the competitive online marketplace. The rise of online shopping, driven by technological advancements and the rapid growth of the E-Commerce market, has fundamentally changed how consumers interact with products and brands (Chaffey, 2020). As consumer preferences continue to evolve, businesses must adapt to these changes by leveraging digital platforms, embracing new technologies and focusing on critical factors such as convenience, trust and personalization to remain relevant (Kotler & Keller, 2021). Companies that prioritize understanding consumer Behaviour will be better positioned to meet the expectations of today's digital-savvy shoppers and capitalize on the opportunities presented by the expanding E-Commerce landscape (Bennett & Rundle-Thiele, 2020).

2.7 Theoretical Review

This theoretical study looks at the Theory of Planned Behaviour (TPB) and the e-Consumer Framework (e-CF). To understand the basic concepts, ideas, and real evidence that support both systems, it closely reviews the body of existing literature. The purpose of the review is to shed light on the variables that affect consumer Behaviour when engaging with online shopping platforms in various digital contexts, as well as the experiential and psychological dynamics influencing their shopping decisions. Combining concepts from TPB and e-CF investigations, the review aims to inform theoretical discussion and practical techniques in the field of information systems.

2.7.1 Theory of Planned Behaviour (TPB)

The Theory of Planned Behaviour (TPB), introduced by Ajzen (1991), is one of the most widely applied psychological frameworks used to predict and explain human Behaviour in various contexts, including consumer Behaviour in online environments. TPB proposes that an individual’s intention to perform a Behaviour is the most immediate predictor of that Behaviour. This intention is, in turn, influenced by three core components: attitude toward the Behaviour, subjective norms, and perceived Behavioural control. The

application of TPB in online shopping research helps to understand the motivations behind consumer choices and their willingness to engage with digital platforms. TPB suggests that when consumers evaluate online shopping positively (attitude), feel that people important to them support their decision (subjective norm), and believe they have the resources and ability to shop online (perceived Behavioural control), they are more likely to form a strong intention to engage in online shopping.

i. Attitude toward online shopping refers to the degree to which a consumer has a favourable or unfavourable evaluation of buying products via digital platforms. Factors contributing to this include trust in the platform, perception of pricing fairness, ease of use, and past experiences. Consumers who perceive online shopping as convenient, secure, and beneficial are more likely to develop a positive attitude, which increases their intention to purchase online.
ii. Subjective norms involve the perceived social pressure to perform or not perform a specific Behaviour. In the context of online shopping, this could include influence from friends, family, or social media communities who endorse or discourage online purchasing. The stronger the social encouragement or peer Behaviour toward online shopping, the more likely consumers are to conform and adopt the same Behaviour.
iii. Perceived Behavioural control (PBC) reflects the consumer's confidence in their ability to use online platforms effectively. It encompasses factors such as internet accessibility, digital literacy, and familiarity with shopping apps or websites. High perceived control typically translates to greater ease and frequency of use. For example, a consumer who is comfortable navigating e-commerce sites and confident in making online payments is more inclined to purchase digitally.

Researchers have found TPB to be an effective model in explaining online consumer decisions, especially when analysing Behavioural differences across demographic segments or technological adoption levels. For instance, Kumar (2000) demonstrated that attitudes, subjective norms, and perceptions of control significantly predict Behavioural intention in online shopping environments. Additionally, Lin (2007) compared TPB to

other models like TAM and found that decomposing Behavioural belief structures provided improved explanatory power for consumer intention, especially when personalized product recommendations and promotional offers were factored in.

2.7.2 e-Consumer Framework (e-CF)

The e-Consumer Framework (e-CF) was developed to provide a holistic and contextual understanding of online consumer Behaviour by combining traditional consumer Behaviour theories with interaction design principles. Proposed by Clark (2007), this framework responds to the increasing complexity of consumer decision-making in digital spaces, where users are not only buyers but also interactive participants in their shopping experiences. Unlike conventional models that view online consumers purely through the lens of functional Behaviour (i.e., clicking, buying, leaving), the e-CF accounts for both the experiential and Behavioural dimensions of online shopping. It highlights how technological, emotional, social, and contextual factors influence how consumers engage with digital retail platforms. The framework is built around seven interdependent themes, derived from grounded theory and ethnographic research, which offer a comprehensive view of the online consumer:

i. **Experience Design** – Refers to how online platforms create meaningful, enjoyable, and convenient experiences for shoppers. This includes elements like personalized interfaces, recommendation engines, and aesthetic appeal, all of which affect engagement and satisfaction.
ii. **Technology Interaction** – Focuses on how consumers use and interact with devices such as mobile phones, tablets, or computers to access e-commerce platforms. It considers usability, platform compatibility, and responsiveness as central to shopping behaviour.
iii. **Personalization & Control** – Consumers increasingly expect digital experiences to adapt to their preferences. The e-CF highlights how personalization—such as product suggestions or adaptive interfaces—enhances perceived control and satisfaction, which in turn influence purchase behaviour.
iv. **Social and Community Influence** – Recognizes the importance of online reviews, peer recommendations, and social media influence in shaping consumer decisions.

This supports the research objective of analysing how social influence affects online buying.

v. **Trust and Security** – Considers the consumer's perception of risk, data security, and vendor credibility. Trust remains a critical factor in online shopping, directly affecting willingness to transact.

vi. **Behavioural Variability** – Acknowledges that online behaviour varies widely based on demographic, cultural, and contextual differences. This aspect aligns with the study's aim to investigate behavioural differences across age, gender, and income.

vii. **Decision Journey** – Emphasizes that online shopping is not a single transaction, but a journey involving awareness, consideration, decision, and post-purchase feedback. Understanding this cycle is essential for mapping customer touchpoints and behaviour triggers.

Clark's application of the e-CF to online retail domains has demonstrated its value in identifying key main behavioural factors and improving user-centered design. The e-CF has also been used as a structure to contrast consumer behaviours across different product categories and demographic segments, which directly supports the third research objective on Behaviour differences (Clark, 2007). Adopting the e-Consumer Framework in this study, the aim is to gain deeper insight into how consumers interact with online shopping platforms as digital environments, not just transactional tools. It allows for a nuanced exploration of how technology design, user experience, personalization, and trust shape shopping habits in the digital age.

2.7.3 Integration of TPB and e-CF

A thorough framework for understanding the elements influencing consumers' perceptions and actions regarding online shopping is provided by the combination of the Theory of Planned Behaviour (TPB) and the e-Consumer Framework (e-CF) in this study on digital-age consumer behaviour.

Combining the emphasis of TPB on attitude toward Behaviour, subjective norms, and perceived Behavioural control with the focus of e-CF on experience design, personalization, technology interaction, social influence, and trust allows researchers to

better understand how psychological and interactive factors jointly influence online shopping habits and decision-making processes.

This comprehensive methodology enables a multi-dimensional evaluation of the digital shopping environment, making it easier to identify the critical psychological, social, and design-driven factors that shape consumer preferences and Behaviours. It also supports meaningful segmentation across demographics such as age, gender, and income.

In the end, the integration of TPB and e-CF allows digital platforms and online retailers to better align their user experiences, marketing strategies, and technological designs with the expectations, preferences, and Behavioural patterns of modern consumers—ultimately enhancing engagement, satisfaction, and loyalty in the e-commerce space.

2.8 Theoretical Implications

Online shopping Behaviour is influenced by a wide range of factors including: attitude, subjective norms, perceived Behavioural control, trust, personalization, social influence, platform usability, technology interaction, and user experience. These constructs were identified as relevant theoretical components that can shape consumers' intentions to shop online, their actual Behaviour, and their satisfaction with the digital shopping experience. The Theory of Planned Behaviour (TPB) and the e-Consumer Framework (e-CF) are the two models employed in this study to evaluate and interpret these dynamics. The following summarizes the key theoretical contributions of this research:

i. It has been demonstrated that the Theory of Planned Behaviour provides a robust framework for understanding how consumers' attitudes, perceived social expectations, and self-efficacy influence their intentions to engage in online shopping. These Behavioural predictors offer valuable insight into what drives or limits digital consumer participation across different demographic groups.

ii. The e-Consumer Framework has proven suitable for analysing how technological design, personalization, trust, and user experience impact consumers' interactions

with online platforms. This model captures the complexity of modern online shopping Behaviour by accounting for both rational and experiential dimensions, making it a comprehensive tool for evaluating engagement and satisfaction in digital contexts.

2.9 Data Collection and Analysis

For data analysis and collection, several tools are commonly used, with each offering unique advantages depending on the complexity and scope of the data.

i. **SPSS (Statistical Package for the Social Sciences)**

SPSS is a powerful statistical software that is widely used for complex data analysis, especially in social sciences and business. It provides a user-friendly interface for running statistical tests, regression analysis, and data visualization. SPSS is ideal for handling large datasets and offers advanced features like hypothesis testing, correlation analysis, and data modelling.

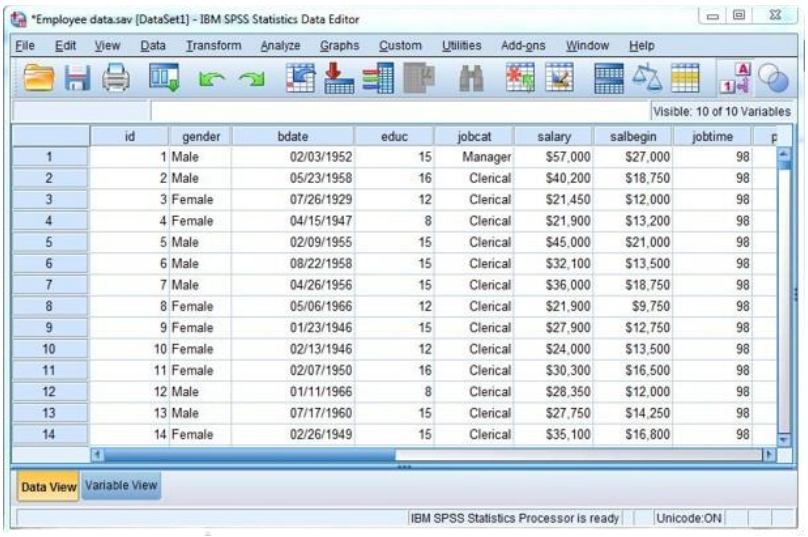

Figure 2.3: SPSS. Retrieved from SPSS for the Classroom: The Basics

ii. **Microsoft Excel**

Microsoft Excel is a spreadsheet software that is used to manage, analyse and visualize data in a table form (Jelen & Syrstad, 2022). Excel is ideal for smaller datasets, quick analysis, and users who do not require complex statistical methods. It also supports pivot tables, which are useful for summarizing and analysing large volumes of data. Excel is also user-friendly and does not require advanced technical knowledge.

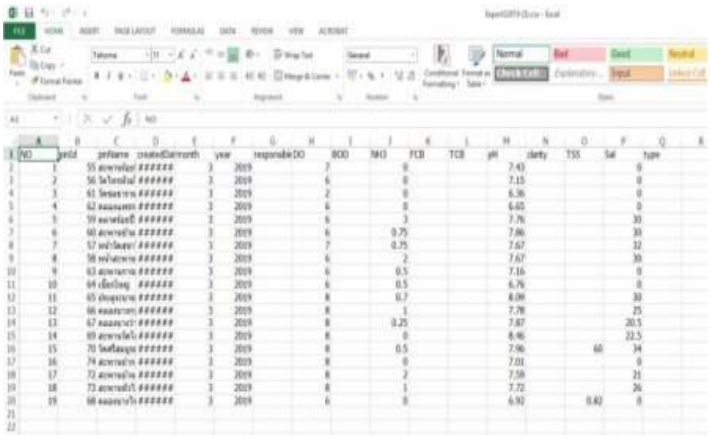

Figure 2.4: Example of Microsoft Excel File in *.xlsx Format (Kaewrat et al., 2019)

iii. **R**

R is an open-source programming language specifically designed for statistical computing and data visualization. It offers an extensive range of statistical techniques, data manipulation tools, and powerful graphing capabilities. R is ideal for advanced data analysis and large datasets but requires a solid understanding of programming to use effectively. While it is powerful, R may be difficult for beginners who are not familiar with coding.

For this study, IBM SPSS Statistics will be utilized for data collection because of its robust statistical analysis, intuitive interface and wide range of data management capabilities.

2.10 Review of Related Works

A study on consumer Behaviour during the COVID-19 pandemic highlights significant changes in how people shop online. The research shows that online shopping has surged due to its convenience, safety and variety (Pal, 2023). Many consumers now prefer online

shopping because they can access a wider range of products and often find better deals compared to traditional stores. The study by Gu (2021) found that the pandemic made consumers more experienced and selective in their online purchases. People are now more aware of what they want and how to find it, which has changed their shopping habits. This aligns with findings from Singh and Singh (2019), who noted that online shoppers are influenced by factors like product quality and trust, while offline shoppers often prioritize personal interaction and the ability to inspect items physically.

Numerous studies have been conducted to decide the causes that influence online shopping. One study found that the primary variables influencing online purchases are time, diversity of options, customer service, availability, cheap pricing, discounts and comparisons (Jadhav & Khanna, 2016). Prices may be easily compared while shopping online, according to these findings. The competitive rates and offers made by online businesses are significant drivers of online purchases. Due to online shops providing lower costs than traditional channels, consumers choose to shop online to save money (Harn, Khatibi, & Ismail, 2016). Younger people appreciate it more since online merchants offer a range of sales and discounts during the festive and holiday seasons, increasing online traffic (Karthikeyan, 2016). Aside from that, convenience is one of the major aspects of online shopping. It can save customers time because services are always available and products are typically delivered to their destination (Pilík, Klimek, Jurickova & Palka, 2016). Shopping online is more convenient for busy customers since online shops cater to their specific needs.

Much research has been done on the rise of online shopping in different areas and with different types of people, showing clear trends and factors that affect them. The psychological, social and economic factors shape consumer Behaviour in the digital age. There are many cultural and societal norms on purchasing decisions, which is particularly relevant to understanding the unique Behaviours of online consumers (Solomon, 2023). The role of convenience, product variety and price comparison in driving online shopping trends, are factors that are likely to influence the purchasing habits of consumers (Kanuk, 2018).

According to Smith and Jones (2023), online shoppers are more inclined to research products thoroughly before making a purchase, a trend supported by the findings of Taylor and Green (2022), who noted that consumers often compare prices across multiple websites to find the best deals. This Behaviour reflects a shift from impulsive buying to more informed decision-making in the digital landscape.

Lee and Kim (2023) emphasize that a user-friendly website design can enhance trust, leading to increased sales. This idea is supported by Brown and White (2022), who found that consumers are more likely to return to websites where they feel safe and valued. Thus, building a trustworthy online environment is essential for businesses looking to attract and retain customers. According to Davis and Clark (2023), social media can create a sense of community among shoppers, encouraging them to share their experiences. This is supported by the work of Harris and Lewis (2022), who found that consumers are more likely to buy products endorsed by influencers they trust. As a result, businesses must leverage social media effectively to engage with their target audience.

Liu (2024) emphasizes that online shopping has revolutionized traditional retail by simplifying the purchasing process. Efendioğlu (2023) notes that consumers are increasingly relying on digital platforms for their shopping needs, indicating a shift towards online purchasing over traditional methods. The emotional and psychological factors influencing consumer decisions are also explored in this study. Liu (2024) argue that trust and security are critical for online shoppers and also personalized recommendations and competitive pricing are essential elements that impact consumer choices.

Research shows that several factors influence these shopping habits. For example, Kaur (2018) highlights the importance of trust and motivation in online purchases. Many shoppers feel secure buying online because of improved safety measures and product quality (Kumari, 2023). However, there are still concerns about privacy, as noted by Rao (2023), who found that trust in payment systems affects whether consumers decide to shop online.

Website design also plays a crucial role in shaping consumer experiences. Monzón (2021) argues that an attractive and user-friendly website can enhance customer satisfaction and encourage repeat visits. Additionally, Grover (2022) emphasizes that consumers often

compare prices and features before making purchases, showing that convenience and cost matter greatly in their decisions.

Demographic factors, such as age and income, further influence online shopping Behaviour. Nahar (2024) observed that most respondents in his study are young adults, primarily students, who prefer buying fashion items and electronics. This aligns with Kanuk (2018), who notes that younger consumers tend to be more engaged in E-Commerce.

2.11 Gaps in Literature

The gaps identified in the literature are presented in table 2.1

Table 2.1 shows the comparison of related works on consumer online shopping behaviour

Table 2.1: Comparison of Related Works on Consumer Online Shopping Behaviour

Author(s)	Focus/Problem Tackled	Methodology	Findings	Gaps/Limitations
Pal (2023)	Consumer Behaviour during COVID-19	Survey and data analysis	Surge in online shopping due to convenience, safety, and variety.	Limited focus on post-pandemic Behaviour trends.
Gu (2021)	Change in consumer shopping habits during the pandemic	Qualitative interviews	Consumers are more experienced and selective in their purchases.	Did not cover the long-term effects beyond the pandemic.
Pilík et al. (2016)	Convenience as a key factor in online shopping	Case study and survey	Convenience of 24/7 access and delivery services makes online shopping more appealing.	Limited consideration of global vs. local online shopping Behaviours.

Liu (2024)	Emotional and psychological factors in online shopping decisions	Survey and psychological analysis	Trust and security are critical for online shoppers, along with personalized recommendations.	Did not focus on the psychological impact of online reviews.
Rao (2023)	Privacy concerns and trust in payment systems	Survey and focus group discussions	Trust in payment systems significantly influences online shopping decisions.	Limited sample size and focus only on payment systems.
Monzón (2021)	Website design and consumer satisfaction	Case study and user experience analysis	Attractive and user-friendly websites improve customer satisfaction and increase sales.	Did not consider demographic preferences in web design.

2.12 Summary of Literature Review

This literature review highlights the significant changes in consumer Behaviour due to the rise of online shopping and digital technologies. It explores key concepts like consumer Behaviour, the importance of understanding it for businesses and various factors influencing purchasing decisions, such as marketing, personal preferences and social influences. This review categorizes consumer Behaviour into complex and habitual buying patterns, emphasizing the role of rational and emotional motives in decision-making. It also discusses how technological advancements, like mobile apps and AI, have transformed shopping experiences and increased E-Commerce growth. Overall, understanding these dynamics is crucial for businesses to effectively engage with consumers in the digital age.

CHAPTER THREE
METHODOLOGY

3.1 Preamble

According to Singh (2021), research is a structured and logical process involving the formulation of a problem, systematic data collection, analysis, and interpretation in order to draw meaningful conclusions and offer solutions.

This chapter outlines the methodology adopted for this study. It details the conceptual framework guiding the investigation, the research design and approach, the characteristics of the study population, the sampling technique, and the nature of the data collected. Additionally, the procedures used for data collection and analysis are explained. The chapter concludes with a discussion of the ethical considerations taken into account during the research process.

3.2 Conceptual Framework

This study is anchored in the Theory of Planned Behaviour (TPB) and the e-Consumer Framework (e-CF) to investigate the Behavioural patterns of consumers in the context of online shopping. These models serve as the foundation for understanding both psychological influences and the technological or experiential dimensions that drive consumer decision-making in digital commerce.

The Theory of Planned Behaviour explains how consumers' Behavioural intentions are shaped by their attitudes, perceived control over the Behaviour, and social norms. On the other hand, the e-Consumer Framework incorporates essential digital-age constructs such as user experience, device interaction, personalization, trust, and emotional triggers like

impulse buying. This integration allows for a deeper exploration of modern shopping Behaviours influenced by both cognitive and environmental factors.

Based on the frameworks and objectives of this research, the following hypotheses were developed:

i. **Product Variety**: Access to a wide range of products enhances consumer interest and engagement by meeting diverse preferences, thereby influencing purchasing decisions.

   H01: Product variety has a significant positive influence on consumer purchase during online shopping.

ii. **Website Trust and Security**: Consumers are more inclined to use online platforms when they perceive the site to be safe, reliable, and transparent, especially in handling payments and personal data.

   H02: Website trust and security significantly influence consumer intention to use online shopping platforms.

iii. **Social Media Influence**: In today's digital environment, social media platforms play a critical role in shaping consumer opinions, often triggering unplanned or impulse purchases through influencer marketing or peer recommendations.

   H03: Social media influence has a positive effect on impulse buying Behaviour among online shoppers.

iv. **Brand Image**: A strong, trusted brand identity improves customer perception, fosters loyalty, and increases the likelihood of repeat purchases on digital platforms.

   H04: Brand image significantly impacts customer retention with online shopping experiences.

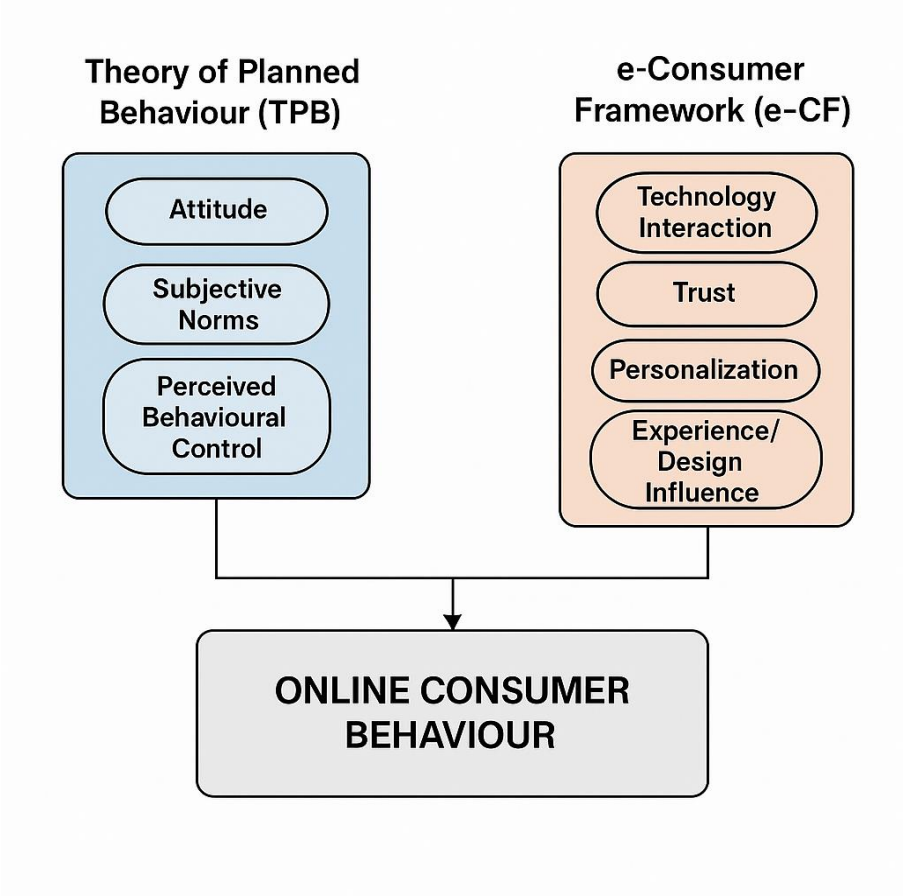

Figure 3.2 Conceptual Framework

Table 3.1 shows in details key constructs of online shopping behaviour: Measurements and Definitions

Table 3.1 Construct – Measurement table

CONSTRUCT	MEASUREMENT	EXPLANATION
Product Variety	Measured using Likert-scale items asking respondents to rate the diversity and availability of product options on platforms they use.	Refers to the availability, diversity, and range of products offered by online shopping platforms.

Website Trust and Security	Measured using questionnaire items evaluating perceived safety, privacy, and trustworthiness of online shopping platforms.	Represents consumers' perceptions of safety, privacy, and protection of personal data when shopping online.
Social Media Influence	Measured using items asking about the frequency and influence of social media ads, reviews, and peer opinions on purchases.	Describes the extent to which online content from social media influences consumers' purchase decisions.
Brand Image	Measured through questions on perceived reputation, quality, and trust in the brands consumers prefer while shopping online.	Represents the overall perception and reputation of an online store or product brand in the consumer's mind.
Mobile Device Usage	Measured by asking about frequency of online purchases using mobile devices, and ease of use across age, gender, and income groups.	Refers to the use of smartphones or tablets to access and engage in online shopping activities.
Consumer Purchase	Measured using self-reported data on purchase decisions made during or after browsing product options online.	Denotes the actual action of buying goods or services through an online platform.
Consumer Intention to Use	Measured by Likert-scale questions assessing likelihood of using online	Indicates the consumer's willingness or likelihood to engage in online shopping in the future.

	shopping platforms in the near future.	
Impulse Buying Behaviour	Measured through items assessing spontaneous purchase Behaviour triggered by ads or social content.	Captures the tendency to make unplanned purchases based on exposure to digital advertisements or peer activity.
Customer Retention	Measured by questions focused on repeat purchases, loyalty, and continued preference for a specific online platform or brand.	Refers to a consumer's continued engagement with an online store or brand, including repeat purchases and loyalty.
Frequency of Online Shopping	Measured by asking respondents how often they make online purchases in a typical week or month.	Describes how often an individual engages in shopping via online platforms over a given time period.

3.3 Research Design

According to Singh (2021), research design is the structured plan that outlines how data is to be collected, analysed and interpreted in order to answer the research question effectively.

This study adopts a quantitative research approach, which involves the use of structured instruments and statistical methods to test hypotheses and achieve the study's objectives. The research process follows a deductive logic, beginning with theoretical assumptions and moving toward data-driven conclusions.

The choice of quantitative methodology is based on two main considerations:

i. It enables the generation of objective and measurable results through numerical data, which is essential for producing valid and generalizable findings on consumer Behaviour in online shopping.
ii. It minimizes the influence of researcher bias, offering a more precise and consistent interpretation of trends when compared to qualitative approaches.

3.4 Study Population and Sampling

In research, the term "population" refers to the entire group of individuals that the study seeks to investigate. These are the individuals who possess characteristics relevant to the research problem and from whom data will be drawn to answer the research questions.

For this study, the population consists of students (undergraduate and postgraduate), faculty, and staff of Covenant University, totalling approximately 8,542 individuals. This population represents various roles within the academic environment and is considered suitable for exploring online shopping Behaviour across different demographic segments.

Sampling involves selecting a portion of the total population to participate in the study. A sample is a representative subset chosen to provide insights that can be generalized to the entire population. This process is essential for making data collection manageable while ensuring the validity of findings.

The target population for this study is Covenant University's undergraduate and postgraduate students, academic faculty, and non-teaching staff. A sample size of 382 respondents to participate in the survey was arrived at using the Taro Yamane sample size calculation, providing a reliable dataset for drawing conclusions.

3.5 Data Collection

This study relies on primary data, which refers to information collected firsthand from participants specifically for the purpose of the research. Such data is typically obtained through instruments like questionnaires, interviews, and direct observations (Singh, 2021).

In this case, data was gathered directly from undergraduate and postgraduate students, faculty, and staff at Covenant University, ensuring that the responses reflect the actual experiences and Behaviours of the target population.

3.6 Method of Collection

Questionnaires were used as the primary instrument for collecting data in this study. According to Trușcă and Sălcudean (2024), questionnaires remain one of the most widely utilized tools in social science research due to their ability to capture perceptions, attitudes, and Behaviours across large populations efficiently.

This study employed a structured questionnaire for two key reasons. First, its compatibility with quantitative research methods makes it ideal for measuring specific variables numerically and systematically. Questionnaires are especially useful for gathering statistically relevant data when testing hypotheses.

Second, questionnaires offer several practical advantages—they are cost-effective, easy to distribute, and capable of capturing responses from a large sample with minimal administrative burden. These features make them well-suited for studies involving university populations.

Based on the calculated sample size using Taro Yamane's formula, which is expressed as,

$$n = \frac{N}{1 + N(e)\text{^}2}$$

where n = sample size, N= total population size, e = margin of error (usually 5%),

a total of 382 questionnaires were distributed among students, staff, and faculty of Covenant University. All 382 responses were successfully retrieved, making the dataset complete and ready for analysis.

CHAPTER FOUR

DATA ANALYSIS AND PRESENTATION

4.1 Preamble

This chapter analyses and interprets data from a closed-ended questionnaire given to the Covenant University community. All the copies of the questionnaire were retrieved and validated for further analysis, making 100 percent response rate. This chapter firstly focuses on the demographic features of respondents, followed by analysis of the research questions and test of hypotheses. The chapter ends with discussion of findings with empirical studies.

4.2 Sociodemographic Characteristic

The table below describes the demographic characteristics of the respondents. A total of 382 participants took part in the study. The distributions include important variables such as gender, age group, academic level, college affiliation, and average hours spent on mobile phones daily. The means and standard deviations for each variable give further insight into the central tendencies and variability within the dataset, accountable for deeper understanding of the background of the sample population relevant to the study.

Table 4.1 Demographic Characteristics of Respondents

		Frequency	Percent	Mean	Std. Deviation
Gender	Male	208	54.5	1.46	0.499
	Female	174	45.5		
	Total	382	100		
Age Group	16 - 18 years	115	30.1	3.01	0.784
	19 - 21 years	148	38.7		
	22 - 25 years	119	31.2		
	Total	382	100		
Academic Level	100 level	39	10.2	3.17	0.955
	200 level	30	7.9		

	300 level	141	36.9		
	400 level	172	45		
	Total	382	100		
College	CST	73	19.1	2.95	1.072
	CELDS	10	2.6		
	COE	162	42.4		
	CMSS	137	35.9		
	Total	382	100		
Hours Spent on Mobile Phone	Less than 2 hours	15	3.9	2.76	0.682
	2 - 4 hours	100	26.2		
	5 - 7 hours	228	59.7		
	8 hours or more	39	10.2		
	Total	382	100		

The variables analysed include gender, age group, academic level, college affiliation, and average hours spent on mobile phones daily. Each demographic characteristic is presented with corresponding frequencies, percentages, and descriptive statistics (mean and standard deviation) to offer a deeper understanding of the sample profile. Regarding gender, the results indicate that 54.5% (208) of the respondents were male, while 45.5% (174) were female, out of a total sample size of 382. The mean score for gender was 1.46 with a standard deviation of 0.499. Since gender was coded starting from 1, this mean suggests that the majority of respondents were closer to the male category. The low standard deviation indicates minimal dispersion, reinforcing the slight male dominance in the sample. This aligns with the observation that males made up a slightly higher portion of the study participants.

For the age group, the highest proportion of respondents fell within the 19–21 years category, accounting for 38.7% (148). This was followed by the 22–25 years group at 31.2% (119), and the 16–18 years group with 30.1% (115) respondents. The mean age group score was 3.01, with a standard deviation of 0.784. Given the coding begins from 1,

this mean indicates that the average respondent falls just around the 19–21 or slightly into the 22–25 years category. The moderate spread suggests that while participants span the entire age range, the bulk of the responses come from late teenagers to early twenty-somethings, which aligns with digital shopping Behaviours predominantly influenced by Gen Z consumers. In terms of academic level, the data reveals that 45.0% (172) of the respondents were in 400 level, followed by 36.9% (141) in 300 level, 10.2% (39) in 100 level, and 7.9% (30) in 200 level. The mean academic level score was 3.17, with a standard deviation of 0.955. This suggests that most respondents were upper-level students, likely in their third or fourth year of study. The average mean slightly above 3 reinforces this finding. This demographic characteristic is crucial, as senior students may have more purchasing autonomy and digital engagement experience compared to their junior counterparts.

Concerning college affiliation, the largest group of respondents belonged to the College of Education (COE), comprising 42.4% (162) of the sample. This was followed closely by the College of Management and Social Sciences (CMSS) at 35.9% (137) and the College of Science and Technology (CST) with 19.1% (73). The smallest representation came from the College of Environmental and Life Design Studies (CELDS) at 2.6% (10). The mean score was 2.95, with a standard deviation of 1.072, indicating a general tilt towards the second and third coded colleges (COE and CMSS). The relatively high standard deviation here suggests a more diverse distribution across colleges, though the majority of responses were clearly drawn from education and social sciences faculties. For hours spent on mobile phones daily, the dominant category was 5–7 hours, reported by 59.7% (228) of respondents. This was followed by 2–4 hours with 26.2% (100), 8 hours or more at 10.2% (39), and less than 2 hours at 3.9% (15). The mean was 2.76 and the standard deviation was 0.682. With coding starting from 1, this average place the typical respondent in the range of 5–7 hours of daily mobile phone use. This aligns with the study's context on digital Behaviour, suggesting a high level of online engagement and potential exposure to e-commerce platforms, social media influence, and impulse buying triggers.

In conclusion, the general demographic profile of respondents reveals a sample predominantly composed of male, upper-level undergraduate students in the 19–25 years

age range, mostly affiliated with the College of Engineering and College of Management and Social Sciences, and spending 5 to 7 hours daily on mobile phones.

4.3 Data Analysis and Presentation based on Research Questions

SECTION B

PRODUCT VARIETY

Table 4.2 shows the descriptive analysis of product variety as it relates to online shopping Behaviour in the digital age.

Statement	SA	A	U	D	SD	Mean	Std. Deviation
I am more likely to shop on platforms where I can compare multiple variants of the same product (e.g., sizes, colours, brands).	15.40% (59)	72.30% (276)	12.30% (47)	0.00% (0)	0.00% (0)	1.97	0.527
The availability of both international and local brands on an e-commerce platform influences my decision to shop there.	34.80% (133)	19.90% (76)	29.60% (113)	15.70% (60)	0.00% (0)	2.26	1.099
I specifically visit websites that provide options	38.00% (145)	60.70% (232)	0.00% (0)	1.30% (5)	0.00% (0)	1.65	0.555

within my budget range, including premium and discounted product lines.							
I often use filters or search tools to narrow down product categories before making a purchase decision.	41.60% (159)	58.40% (223)	0.00% (0)	0.00% (0)	0.00% (0)	1.58	0.494
Average						1.86	0.669

Decision Rule: Strongly Agree (SA): 1.00-1.99; Agree (A): 2.00-2.99; Undecided (U): 3.00-3.99; Disagree (D): 4.00-4.99; Strongly Disagree (SD): 5.00

The results indicate that 15.40% of the respondents strongly agree and 72.30% agree that they are more likely to shop on platforms where they can compare multiple variants of the same product (e.g., sizes, colors, brands), while 12.30% were undecided. No respondents disagreed or strongly disagreed. On average, the respondents strongly agree with this item, and their responses converged around the mean (Mean = 1.97; STD = 0.527). The findings further reveal that 34.80% of the respondents strongly agree and 19.90% agree that the availability of both international and local brands on an e-commerce platform influences their decision to shop there. In contrast, 29.60% were undecided, and 15.70% disagreed. No respondents strongly disagreed. On average, the respondents agree with this item, although their responses were more widely spread around the mean (Mean = 2.26; STD = 1.099).

In addition, 38.00% of the respondents strongly agree and 60.70% agree that they specifically visit websites that provide options within their budget range, including premium and discounted product lines. Only 1.30% disagreed, while no respondents were undecided or strongly disagreed. On average, the respondents strongly agree with this item, and their responses converged closely around the mean (Mean = 1.65; STD = 0.555). The

results also show that 41.60% of the respondents strongly agree and 58.40% agree that they often use filters or search tools to narrow down product categories before making a purchase decision. No respondents were undecided, disagreed, or strongly disagreed. On average, the respondents strongly agree with this item, and their responses showed a strong convergence around the mean (Mean = 1.58; STD = 0.494).

Overall, the average of the items measuring product variety is 1.86 with a standard deviation of 0.669, which implies that, on average, respondents strongly agree with the importance of product variety in online shopping. Their responses generally converged around the mean, indicating a consistent perspective among respondents regarding the influence of product variety in shaping consumer Behaviour in the digital age.

SECTION C

WEBSITE TRUST AND SECURITY

Table 4.3 shows the descriptive analysis of website trust and security as a factor influencing consumer Behaviour during online shopping

Statement	SA	A	U	D	SD	Mean	Std. Deviation
I avoid entering my card details on websites that do not show signs of encryption or payment protection (e.g., padlock symbol).	37.70% (144)	47.60% (182)	4.50% (17)	10.20% (39)	0.00% (0)	1.87	0.903
I am more inclined to shop from websites that offer multiple layers of	14.70% (56)	82.70% (316)	2.10% (8)	0.50% (2)	0.00% (0)	1.88	0.419

authentication (e.g., OTPs, biometric login).							
My decision to continue using a website is affected by whether it has experienced any past data breaches.	29.30% (112)	4.50% (17)	16.20% (62)	48.40% (185)	1.60% (6)	2.88	1.325
I feel safer shopping on platforms that provide third-party payment options like PayPal or Paystack.	79.30% (303)	20.70% (79)	0.00% (0)	0.00% (0)	0.00% (0)	1.21	0.406
Average						1.96	0.763

Decision Rule: Strongly Agree (SA): 1.00-1.99; Agree (A): 2.00-2.99; Undecided (U): 3.00-3.99; Disagree (D): 4.00-4.99; Strongly Disagree (SD): 5.00

The results reveal that 37.70% of the respondents strongly agree and 47.60% agree that they avoid entering their card details on websites that do not display signs of encryption or payment protection such as the padlock symbol. 4.50% were undecided, and 10.20% disagreed, while none strongly disagreed. On average, respondents strongly agree with this item, and their responses showed moderate convergence around the mean (Mean = 1.87; STD = 0.903). The findings also show that 14.70% of the respondents strongly agree and 82.70% agree that they are more inclined to shop from websites that offer multiple layers of authentication, such as one-time passwords (OTPs) or biometric login. 2.10% were undecided, and only 0.50% disagreed, with no strong disagreement recorded. On average, respondents strongly agree with this item, and their responses converged tightly around the mean (Mean = 1.88; STD = 0.419).

In addition, 29.30% of the respondents strongly agree and 4.50% agree that their decision to continue using a website is affected by whether it has experienced any past data breaches.

16.20% were undecided, while 48.40% disagreed and 1.60% strongly disagreed. On average, the respondents agree with this item, but the responses were widely dispersed, indicating varying opinions among the participants (Mean = 2.88; STD = 1.325). Furthermore, 79.30% of the respondents strongly agree and 20.70% agree that they feel safer shopping on platforms that provide third-party payment options like PayPal or Paystack. No respondents were undecided, disagreed, or strongly disagreed. On average, the respondents strongly agree with this item, and their responses showed a very high level of convergence around the mean (Mean = 1.21; STD = 0.406).

In summary, the average score across all items measuring website trust and security is 1.96, with a standard deviation of 0.763, indicating that, on average, respondents strongly agree with the importance of website trust and security in their online shopping decisions.

SECTION D

SOCIAL MEDIA INFLUENCE

Table 4.4 shows the descriptive analysis of social media influence on consumer Behaviour during online shopping.

Statement	SA	A	U	D	SD	Mean	Std. Deviation
I have made purchases after seeing multiple users or influencers promote a product on Instagram or TikTok.	37.40% (143)	56.50% (216)	0.00% (0)	6.00% (23)	0.00% (0)	1.75	0.743
I am more likely to trust a product	37.20% (142)	39.80% (152)	0.00% (0)	23.00% (88)	0.00% (0)	2.09	1.135

if a popular content creator provides a detailed review or unboxing video.							
I follow specific hashtags (e.g., #unboxing, #review, #haul) to discover trending products.	2.40% (9)	4.20% (16)	16.50% (63)	58.10% (222)	18.80% (72)	3.87	0.847
I save or screenshot products I find on social media for later impulse purchases.	61.00% (233)	38.00% (145)	1.00% (4)	0.00% (0)	0.00% (0)	1.40	0.512
Average						2.28	0.809

Decision Rule: Strongly Agree (SA): 1.00-1.99; Agree (A): 2.00-2.99; Undecided (U): 3.00-3.99; Disagree (D): 4.00-4.99; Strongly Disagree (SD): 5.00

The results reveal that 37.40% of the respondents strongly agree and 56.50% agree that they have made purchases after seeing multiple users or influencers promote a product on platforms such as Instagram or TikTok. 6.00% disagreed, while no respondents were undecided or strongly disagreed. On average, respondents strongly agree with this item, and their responses showed convergence around the mean (Mean = 1.75; STD = 0.743). The findings also indicate that 37.20% of the respondents strongly agree and 39.80% agree that they are more likely to trust a product if a popular content creator provides a detailed review or unboxing video. 23.00% disagreed, and no respondents were undecided or

strongly disagreed. On average, respondents agree with this item, although the responses were more spread out, indicating some variation in perception (Mean = 2.09; STD = 1.135).

In contrast, only 2.40% of the respondents strongly agree and 4.20% agree that they follow specific hashtags such as #unboxing, #review, or #haul to discover trending products. 16.50% were undecided, while 58.10% disagreed and 18.80% strongly disagreed. On average, the respondents were neutral about this item, and the responses demonstrated a noticeable spread (Mean = 3.87; STD = 0.847), suggesting that following hashtags is not a common Behaviour for most participants. Furthermore, 61.00% of the respondents strongly agree and 38.00% agree that they save or screenshot products they come across on social media for potential impulse purchases later. Only 1.00% were undecided, and no respondents disagreed or strongly disagreed. On average, the respondents strongly agree with this item, and their responses converged closely around the mean (Mean = 1.40; STD = 0.512).

In summary, the average score across all items related to social media influence is 2.28, with a standard deviation of 0.809, indicating that, on average, respondents agree that social media significantly impacts their online shopping Behaviour.

SECTION E

BRAND IMAGE

Table 4.5 shows the descriptive analysis of brand image as a factor influencing consumer Behaviour in online shopping.

Statement	SA	A	U	D	SD	Mean	Std. Deviation
I am more likely to try new products from a brand I recognize through consistent logo,	13.10% (50)	84.60% (323)	0.00% (0)	2.40% (9)	0.00% (0)	1.92	0.468

color scheme, and messaging.							
When a brand is mentioned positively in user reviews or shared widely on social media, I see it as more trustworthy.	42.40% (162)	52.90% (202)	0.50% (2)	3.40% (13)	0.80% (3)	1.67	0.728
I evaluate a brand's credibility based on its visual consistency across platforms (e.g., Instagram, website, packaging).	38.20% (146)	11.30% (43)	5.00% (19)	43.50% (166)	2.10% (8)	2.60	1.416
I actively avoid platforms that rebrand frequently or have inconsistent visual identity.	1.30% (5)	25.90% (99)	8.60% (33)	53.70% (205)	10.50% (40)	3.46	1.028
Average						2.41	0.910

Decision Rule: Strongly Agree (SA): 1.00-1.99; Agree (A): 2.00-2.99; Undecided (U): 3.00-3.99; Disagree (D): 4.00-4.99; Strongly Disagree (SD): 5.00

The findings indicate that 13.10% of the respondents strongly agree and 84.60% agree that they are more likely to try new products from a brand they recognize through consistent use of logo, color scheme, and messaging. Only 2.40% disagreed, while no respondents were undecided or strongly disagreed. On average, respondents strongly agree with this item, and their responses showed a tight convergence around the mean (Mean = 1.92; STD = 0.468). The results further reveal that 42.40% of the respondents strongly agree and

52.90% agree that they view a brand as more trustworthy when it is mentioned positively in user reviews or shared widely on social media. 0.50% were undecided, 3.40% disagreed, and 0.80% strongly disagreed. On average, the respondents strongly agree with this item, and their responses converged reasonably well around the mean (Mean = 1.67; STD = 0.728).

Additionally, 38.20% of the respondents strongly agree and 11.30% agree that they evaluate a brand's credibility based on visual consistency across platforms such as Instagram, websites, and packaging. However, 5.00% were undecided, while a significant 43.50% disagreed and 2.10% strongly disagreed. On average, the respondents agree with this item, although the responses were widely spread and suggest varying opinions (Mean = 2.60; STD = 1.416). Furthermore, only 1.30% of the respondents strongly agree and 25.90% agree that they actively avoid platforms that rebrand frequently or have inconsistent visual identity. 8.60% were undecided, while 53.70% disagreed and 10.50% strongly disagreed. On average, the respondents were neutral towards this item, and the responses showed moderate dispersion (Mean = 3.46; STD = 1.028), indicating a more mixed sentiment on the relevance of brand consistency in deterring consumer engagement.

In summary, the average score across all items related to brand image is 2.41, with a standard deviation of 0.910, suggesting that respondents agree that brand image plays a role in shaping their online shopping Behaviour

SECTION F

CONSUMER PURCHASE BEHAVIOUR DURING ONLINE SHOPPING

Table 4.6 shows the descriptive analysis of consumer purchase Behaviour during online shopping.

Statement	SA	A	U	D	SD	Mean	Std. Deviation
I am more likely to purchase when all necessary items (e.g., clothes, accessories, electronics) are available on the same site.	1.00% (4)	15.40% (59)	38.50% (147)	17.50% (67)	27.50% (105)	3.55	1.083
I make more purchases on platforms where I can bundle related items (e.g., phone + case + charger) in one checkout.	78.30% (299)	20.40% (78)	0.00% (0)	1.30% (5)	0.00% (0)	1.24	0.513
The more unique or exclusive product options a website has, the higher the chances that I will place an order.	0.00% (0)	22.80% (87)	17.80% (68)	41.40% (158)	18.10% (69)	3.55	1.033
I am likely to buy more when I discover unexpected products that match my preferences during browsing.	49.20% (188)	43.50% (166)	0.00% (0)	7.30% (28)	0.00% (0)	1.65	0.817
Average						2.50	0.861

Decision Rule: Strongly Agree (SA): 1.00-1.99; Agree (A): 2.00-2.99; Undecided (U): 3.00-3.99; Disagree (D): 4.00-4.99; Strongly Disagree (SD): 5.00

The results indicate that only 1.00% of the respondents strongly agree and 15.40% agree that they are more likely to purchase when all necessary items (such as clothes, accessories, and electronics) are available on the same site. 38.50% were undecided, while 17.50% disagreed and 27.50% strongly disagreed. On average, the respondents were neutral towards this item, and the responses were moderately dispersed (Mean = 3.55; STD = 1.083), suggesting a lack of consensus on the influence of item availability in one place on purchase decisions. The findings further reveal that 78.30% of the respondents strongly agree and 20.40% agree that they make more purchases on platforms where they can bundle related items (e.g., phone + case + charger) in one checkout. Only 1.30% disagreed, with no respondents being undecided or strongly disagreeing. On average, the respondents strongly agree with this item, and the responses converged tightly around the mean (Mean = 1.24; STD = 0.513), indicating that bundling convenience significantly influences purchase Behaviour.

In contrast, none of the respondents strongly agreed that the presence of unique or exclusive product options increases their chances of placing an order. Only 22.80% agreed, 17.80% were undecided, 41.40% disagreed, and 18.10% strongly disagreed. On average, the respondents were neutral toward this item, and their responses showed moderate spread (Mean = 3.55; STD = 1.033), reflecting a generally low influence of exclusivity on consumer decisions for most participants. Additionally, 49.20% of the respondents strongly agree and 43.50% agree that they are likely to buy more when they discover unexpected products matching their preferences during browsing. 7.30% disagreed, while no respondents were undecided or strongly disagreed. On average, the respondents strongly agree with this item, and their responses showed convergence around the mean (Mean = 1.65; STD = 0.817), indicating that product discovery plays a key role in stimulating purchases.

In summary, the average score across all items measuring consumer purchase Behaviour is 2.50, with a standard deviation of 0.861, suggesting that, on average, respondents agree that certain Behavioural and site-related features influence their purchase decisions online.

SECTION G

CONSUMER INTENTION TO USE ONLINE SHOPPING PLATFORMS

Table 4.7 shows the descriptive analysis of consumer intention to use online shopping platforms.

Statement	SA	A	U	D	SD	Mean	Std. Deviation
I am more likely to use a shopping site again if my past experiences with it were secure and hassle-free.	5.80% (22)	87.20% (333)	7.10% (27)	0.00% (0)	0.00% (0)	2.01	0.358
Even if prices are low, I avoid platforms that have weak security or do not provide return guarantees.	8.40% (32)	50.00% (191)	0.00% (0)	24.90% (95)	16.80% (64)	2.92	1.323
I look for trust signals like user reviews, verified sellers, and customer service responsiveness before using a platform.	43.20% (165)	46.10% (176)	10.70% (41)	0.00% (0)	0.00% (0)	1.68	0.660
I feel more inclined to register and save my details on	16.20% (62)	34.30% (131)	8.60% (33)	39.80% (152)	1.00% (4)	2.75	1.172

websites that clearly communicate how my data is stored and used.							
Average						2.34	0.878

Decision Rule: Strongly Agree (SA): 1.00-1.99; Agree (A): 2.00-2.99; Undecided (U): 3.00-3.99; Disagree (D): 4.00-4.99; Strongly Disagree (SD): 5.00

The results indicate that 5.80% of the respondents strongly agree and 87.20% agree that they are more likely to reuse a shopping site if their past experiences with it were secure and hassle-free. 7.10% were undecided, and no respondents disagreed or strongly disagreed. On average, the respondents agree with this item, and their responses strongly converged around the mean (Mean = 2.01; STD = 0.358), reflecting a near-unanimous emphasis on positive past experiences as a driver for future use. The findings further show that 8.40% of the respondents strongly agree and 50.00% agree that they avoid platforms with weak security or no return guarantees, even when prices are low. However, 24.90% disagreed and 16.80% strongly disagreed, with no respondents remaining undecided. On average, the respondents agree with this item, though the high standard deviation (Mean = 2.92; STD = 1.323) suggests a wide spread in responses, indicating mixed views on the trade-off between cost and platform reliability.

In addition, 43.20% of the respondents strongly agree and 46.10% agree that they look for trust signals—such as user reviews, verified sellers, and responsive customer service—before using a platform. 10.70% were undecided, and no respondents disagreed or strongly disagreed. On average, the respondents strongly agree with this item, and their responses showed good convergence around the mean (Mean = 1.68; STD = 0.660), emphasizing the importance of transparency and third-party validation in influencing consumer trust. Furthermore, 16.20% of the respondents strongly agree and 34.30% agree that they feel more inclined to register and save their details on websites that clearly communicate how user data is stored and used. 8.60% were undecided, while 39.80% disagreed and 1.00% strongly disagreed. On average, the respondents agree with this item, but the wider spread

in responses (Mean = 2.75; STD = 1.172) indicates diverse opinions regarding data communication and personal data handling.

In summary, the average score across all items measuring consumer intention to use online shopping platforms is 2.34, with a standard deviation of 0.878, suggesting that, on average, respondents agree with the influence of platform trust, data security, and prior experience on their intention to use online platforms.

SECTION H

IMPULSE BUYING BEHAVIOUR

Table 4.8 shows the descriptive analysis of impulse buying Behaviour during online shopping.

Statement	SA	A	U	D	SD	Mean	Std. Deviation
I often click "buy now" or "add to cart" instantly after discovering appealing items on social media.	20.40% (78)	59.20% (226)	0.80% (3)	19.40% (74)	0.30% (1)	2.20	0.987
Flash deals, countdown timers, and influencer codes often make me buy without thorough research.	2.40% (9)	22.30% (85)	5.50% (21)	40.10% (153)	29.80% (114)	3.73	1.177

I usually do not check return policies or warranty details when I purchase on impulse.	42.10% (161)	45.50% (174)	2.10% (8)	10.20% (39)	0.00% (0)	1.80	0.902
I feel a short rush of excitement followed by regret after many impulse online purchases.	7.30% (28)	38.20% (146)	15.20% (58)	36.40% (139)	2.90% (11)	2.89	1.070
Average						2.66	1.034

Decision Rule: Strongly Agree (SA): 1.00-1.99; Agree (A): 2.00-2.99; Undecided (U): 3.00-3.99; Disagree (D): 4.00-4.99; Strongly Disagree (SD): 5.00

The findings reveal that 20.40% of the respondents strongly agree and 59.20% agree that they often click “buy now” or “add to cart” instantly after discovering appealing items on social media. 0.80% were undecided, while 19.40% disagreed and 0.30% strongly disagreed. On average, respondents agree with this item, and their responses showed moderate convergence around the mean (Mean = 2.20; STD = 0.987), indicating that spontaneous purchasing influenced by social media is relatively common. The results further show that only 2.40% of the respondents strongly agree and 22.30% agree that flash deals, countdown timers, and influencer codes often drive them to buy without thorough research. 5.50% were undecided, while a substantial 40.10% disagreed and 29.80% strongly disagreed. On average, the respondents were neutral toward this item, and the responses showed considerable spread (Mean = 3.73; STD = 1.177), suggesting that urgency-based marketing tactics are not effective in prompting impulsive purchases for the majority of respondents.

Additionally, 42.10% of the respondents strongly agree and 45.50% agree that they usually do not check return policies or warranty details when making impulse purchases. 2.10% were undecided, while 10.20% disagreed and none strongly disagreed. On average, the respondents strongly agree with this item, and the responses converged well around the mean (Mean = 1.80; STD = 0.902), highlighting a common tendency to overlook key purchase details during impulsive buying. Furthermore, 7.30% of the respondents strongly agree and 38.20% agree that they feel a short rush of excitement followed by regret after many impulse online purchases. 15.20% were undecided, while 36.40% disagreed and 2.90% strongly disagreed. On average, the respondents agree with this item, but the responses were widely spread (Mean = 2.89; STD = 1.070), indicating that emotional aftermaths of impulse buying vary significantly among consumers.

In summary, the average score across all items related to impulse buying Behaviour is 2.66, with a standard deviation of 1.034, suggesting that, on average, respondents agree that impulse buying is influenced by emotional and situational triggers during online shopping.

SECTION I

CUSTOMER RETENTION

Table 4.9 shows the descriptive analysis of customer retention in the context of online shopping Behaviour.

Statement	SA	A	U	D	SD	Mean	Std. Deviation
I continue to shop on websites that remember my preferences and recommend relevant products.	70.70% (270)	28.00% (107)	1.00% (4)	0.30% (1)	0.00% (0)	1.31	0.501
I am more likely to repurchase from brands	44.50% (170)	52.60% (201)	2.60% (10)	0.30% (1)	0.00% (0)	1.59	0.558

that offer loyalty bonuses, coupons, or thank-you discounts.							
If I have a smooth experience resolving an issue (e.g., refund, customer support), I am likely to return.	28.80% (110)	58.60% (224)	5.00% (19)	7.60% (29)	0.00% (0)	1.91	0.797
I consciously avoid brands that once disappointed me even if they later improve their image.	14.70% (56)	83.50% (319)	0.00% (0)	1.80% (7)	0.00% (0)	1.89	0.456
Average						1.68	0.578

Decision Rule: Strongly Agree (SA): 1.00-1.99; Agree (A): 2.00-2.99; Undecided (U): 3.00-3.99; Disagree (D): 4.00-4.99; Strongly Disagree (SD): 5.00

The findings reveal that 70.70% of the respondents strongly agree and 28.00% agree that they continue shopping on websites that remember their preferences and recommend relevant products. Only 1.00% were undecided and 0.30% disagreed, with no respondents strongly disagreeing. On average, the respondents strongly agree with this item, and their responses showed very close convergence around the mean (Mean = 1.31; STD = 0.501), indicating that personalization and relevance are key drivers of customer loyalty. The results further show that 44.50% of the respondents strongly agree and 52.60% agree that they are more likely to repurchase from brands that offer loyalty bonuses, coupons, or thank-you discounts. 2.60% were undecided, and only 0.30% disagreed, with no strong disagreement. On average, the respondents strongly agree with this item, and their responses converged well around the mean (Mean = 1.59; STD = 0.558), highlighting the significant influence of reward-based retention strategies.

In addition, 28.80% of the respondents strongly agree and 58.60% agree that a smooth experience resolving issues such as refunds or customer support increases their likelihood

of returning. 5.00% were undecided, while 7.60% disagreed and none strongly disagreed. On average, respondents strongly agree with this item, though the slightly higher spread suggests some variability in experiences (Mean = 1.91; STD = 0.797). Furthermore, 14.70% of the respondents strongly agree and 83.50% agree that they consciously avoid brands that once disappointed them, even if the brand later improves its image. 1.80% disagreed, with no respondents choosing undecided or strongly disagreeing. On average, the respondents strongly agree with this item, and their responses were tightly clustered around the mean (Mean = 1.89; STD = 0.456), suggesting that negative brand experiences have lasting effects on consumer Behaviour.

In summary, the average score across all items related to customer retention is 1.68, with a standard deviation of 0.578, indicating that, on average, respondents strongly agree with the importance of personalization, incentives, service recovery, and consistent satisfaction in maintaining their loyalty to online shopping platforms.

4.4 Test of Hypothesis

$H0_1$: Product variety has a significant positive influence on consumer purchase during online shopping.

Fig 4.1 presents the results of the linear regression analysis for the effect of product variety on consumer purchase Behaviour in the digital shopping environment.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.186[a]	.035	.032	.28955

a. Predictors: (Constant), PV

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.140	1	1.140	13.601	.000[b]
	Residual	31.859	380	.084		
	Total	32.999	381			

a. Dependent Variable: CPB

b. Predictors: (Constant), PV

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	2.881	.105		27.530	.000
	PV	-.205	.056	-.186	-3.688	.000

a. Dependent Variable: CPB

Figure 4.1: Linear Regression Analysis of Product Variety on Consumer Purchase Behaviour

The results showed that product variety ($\beta = -0.186$, $t = -3.688$, $p < 0.05$) has a negative and significant effect on consumer purchase Behaviour. This implies that an increase in

product variety is associated with a decrease in consumer purchase Behaviour within this context.

The result of the correlation coefficient (R) was 0.186, indicating a very weak relationship between product variety and consumer purchase Behaviour. Furthermore, the R^2 value of 0.035 indicates that product variety accounts for approximately 3.5% of the variance in the dependent variable (consumer purchase Behaviour), while the remaining 96.5% of the variation is explained by other factors not included in the model. The p-value ($p < 0.05$) confirms that the model is statistically fit to predict the effect of product variety on consumer purchase Behaviour. Based on the regression coefficients, the predictive linear regression model is expressed as follows:

CPB = 2.881 – 0.205PV + Ui …Eqn ii (Predictive Model)

Where:

CPB = Consumer Purchase Behaviour

PV = Product Variety

The results show that by holding product variety constant at zero, consumer purchase Behaviour is expected to be 2.881, which is positive. However, when product variety increases by one unit, consumer purchase Behaviour decreases by 0.205 units, and vice versa. This suggests that increasing product variety, within the observed range, may slightly reduce consumer purchase Behaviour, possibly due to decision fatigue or overwhelming choice. Therefore, the null hypothesis (H_{01}), which states that product variety has no significant effect on consumer purchase Behaviour, is rejected.

$H0_2$: Website trust and security significantly influence consumer intention to use online shopping platforms

Fig 4.2 presents the results of the linear regression analysis for the effect of website trust and security on consumer intention to use online shopping platforms.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.261[a]	.068	.065	.50349

a. Predictors: (Constant), WTS

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	7.019	1	7.019	27.686	.000[b]
	Residual	96.330	380	.254		
	Total	103.349	381			

a. Dependent Variable: CIU

b. Predictors: (Constant), WTS

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	3.035	.135		22.510	.000
	WTS	-.355	.067	-.261	-5.262	.000

a. Dependent Variable: CIU

Figure 4.2: Linear Regression Analysis of Website Trust and Security on Consumer Intention to Use

The results showed that website trust and security ($\beta = -0.261$, $t = -5.262$, $p < 0.05$) has a negative and significant effect on consumer intention to use online shopping platforms. This implies that as website trust and security decreases, consumer intention to use such platforms also decreases.

The result of the correlation coefficient (R) was 0.261, indicating a small but meaningful relationship between website trust and security and consumer intention. Additionally, the coefficient of determination (R^2) was 0.068, meaning that website trust and security explains approximately 6.8% of the variance in consumer intention to use online shopping platforms, while the remaining 93.2% of the variation is due to other factors not included in the model. The p-value ($p < 0.05$) confirms that the model is statistically significant and appropriate for predicting the effect of website trust and security on consumer intention. Based on the regression coefficients, the predictive regression model is formulated as follows:

$CIU = 3.035 – 0.355WTS + Ui$ …Eqn iii (Predictive Model)

Where:

CIU = Consumer Intention to Use Online Shopping Platforms

WTS = Website Trust and Security

The results show that when website trust and security is held constant at zero, consumer intention to use online shopping platforms is 3.035, which is positive. However, for every one-unit increase in trust and security issues (i.e., a decline in trust/security), consumer intention decreases by 0.355 units. This demonstrates that the perceived security and reliability of a platform is a crucial determinant of whether consumers are willing to use it. Therefore, the null hypothesis (H_{02}), which states that website trust and security has no significant effect on consumer intention to use online shopping platforms, is rejected.

$H0_3$: Social media influence has a positive effect on impulse buying Behaviour among online shoppers.

Fig 4.3 presents the results of the linear regression analysis for the effect of social media influence on impulse buying Behaviour in online shopping.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.073[a]	.005	.003	.57711

a. Predictors: (Constant), SMI

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.671	1	.671	2.015	.157[b]
	Residual	126.561	380	.333		
	Total	127.232	381			

a. Dependent Variable: IBB

b. Predictors: (Constant), SMI

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	2.925	.192		15.259	.000
	SMI	-.118	.083	-.073	-1.420	.157

a. Dependent Variable: IBB

Figure 4.3: Linear Regression Analysis of Social Media Influence on Impulse Buying Behaviour

The results showed that social media influence (β = -0.073, t = -1.420, p > 0.05) has a negative but not significant effect on impulse buying Behaviour. This implies that changes in social media influence do not have a statistically significant impact on impulse buying Behaviour within the scope of this model. The result of the correlation coefficient (R) was 0.073, indicating a very weak relationship between social media influence and impulse buying Behaviour. The coefficient of determination (R^2) was 0.005, meaning that social media influence accounts for only 0.5% of the variance in impulse buying Behaviour, while the remaining 99.5% of the variation is due to other factors not included in this model. The p-value (p = 0.157) is greater than 0.05, indicating that the model is not statistically significant for predicting the effect of social media influence on impulse buying Behaviour. Despite the negative coefficient, the lack of statistical significance suggests that no reliable inference can be drawn regarding the direction or strength of the effect.

Based on the regression coefficients, the predictive model is presented as follows:

IBB = 2.925 – 0.118SMI + Ui …Eqn iv (Predictive Model)

Where:

IBB = Impulse Buying Behaviour

SMI = Social Media Influence

The results show that when social media influence is held at zero, impulse buying Behaviour is predicted to be 2.925, which is positive. However, a one-unit increase in social media influence results in a decrease of 0.118 units in impulse buying Behaviour—though this effect is not statistically meaningful in this context. Therefore, the null hypothesis (H_{04}), which states that social media influence has no significant effect on impulse buying Behaviour, is not rejected.

$H0_4$: Brand image significantly impacts customer retention with online shopping experiences.

Fig 4.4 presents the results of the linear regression analysis for the effect of brand image on customer retention in the context of online shopping.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.020[a]	.000	-.002	.21317

a. Predictors: (Constant), BI

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.007	1	.007	.147	.702[b]
	Residual	17.267	380	.045		
	Total	17.274	381			

a. Dependent Variable: CR

b. Predictors: (Constant), BI

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	1.659	.042		39.686	.000
	BI	.006	.017	.020	.383	.702

a. Dependent Variable: CR

Figure 4.4: Linear Regression Analysis of Brand Image on Customer Retention

The results showed that brand image ($\beta = 0.020$, $t = 0.383$, $p > 0.05$) has a positive but not significant effect on customer retention. This implies that brand image, within this model, does not significantly influence the likelihood of customers continuing to shop on a given platform. The result of the correlation coefficient (R) was 0.020, indicating a negligible relationship between brand image and customer retention. Additionally, the coefficient of determination (R^2) was 0.000, meaning that brand image accounts for virtually none (0.0%) of the variance in customer retention, while 100% of the variation is explained by other factors not captured in this model.

The p-value ($p = 0.702$) is greater than 0.05, indicating that the model is not statistically significant for predicting the effect of brand image on customer retention. The results suggest that variations in brand image do not meaningfully affect whether consumers remain loyal to a platform in this context. Based on the regression coefficients, the predictive regression model is expressed as follows:

$CR = 1.659 + 0.006BI + Ui$ …Eqn v (Predictive Model)

Where:

CR = Customer Retention

BI = Brand Image

The results indicate that if brand image is held at zero, customer retention is expected to be 1.659, which is positive. An increase of one unit in brand image would lead to a very slight increase of 0.006 units in customer retention, though this effect is not statistically meaningful. Therefore, the null hypothesis (H_{04}), which states that brand image has no significant effect on customer retention, is not rejected.

Table 4.10 shows the hypothesis regression summary table

Table 4.10: Hypothesis-Regression Summary Table

Hypothesis	Description	Beta Coefficient (β)	p-value	R^2	Significance	Direction	Hypothesis Supported?
H01	Product variety has a significant positive influence on consumer purchase	-0.186	0.000	0.035	Significant	Negative	Not Supported (Wrong direction)
H02	Website trust and security significantly influence intention to shop online	-0.261	0.000	0.068	Significant	Negative	Not Supported (Wrong direction)

H03	Social media influence has a positive effect on impulse buying	-0.073	0.157	0.005	Not Significant	Negative	Not Supported (Not significant)
H04	Brand image significantly impacts customer retention	+0.020	0.702	0.000	Not Significant	Positive	Not Supported (Not significant)

Figure 4.5 shows the hypothesis regression summary chart

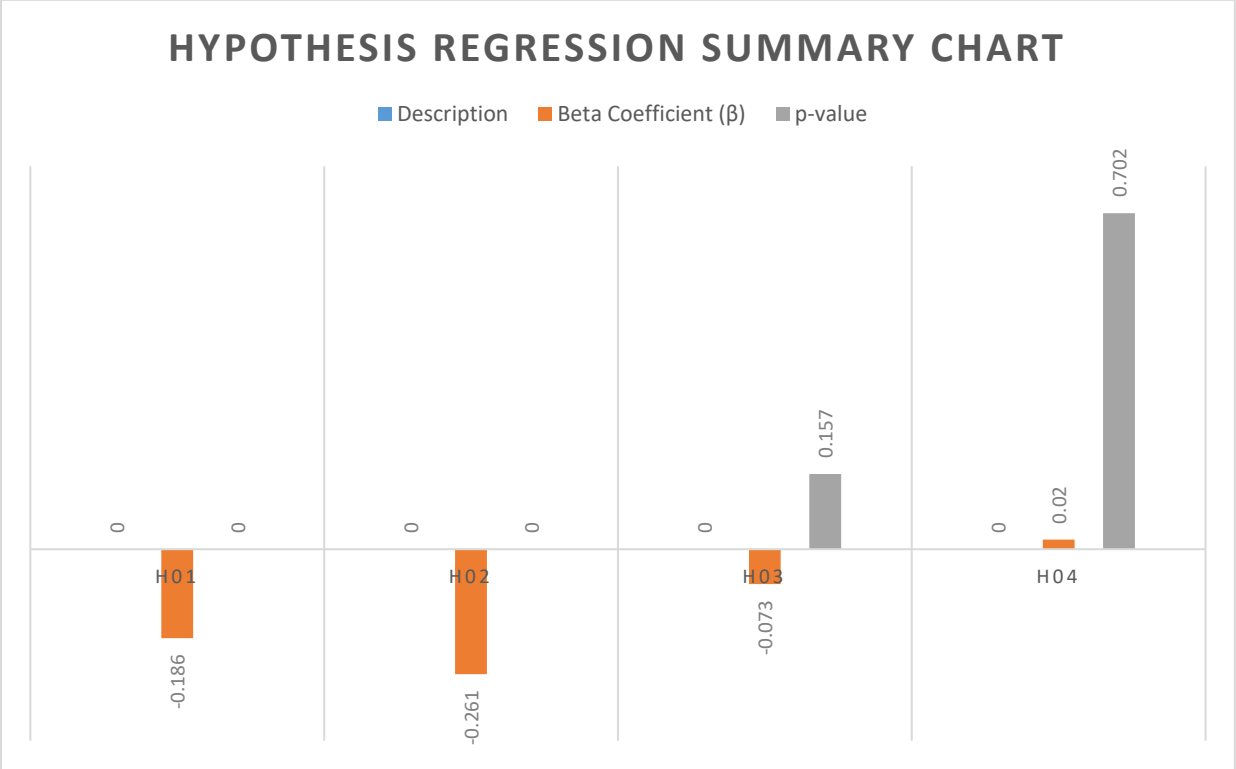

Figure 4.5: Hypothesis Regression Summary Chart

Figure 4.6 shows the model strength comparison

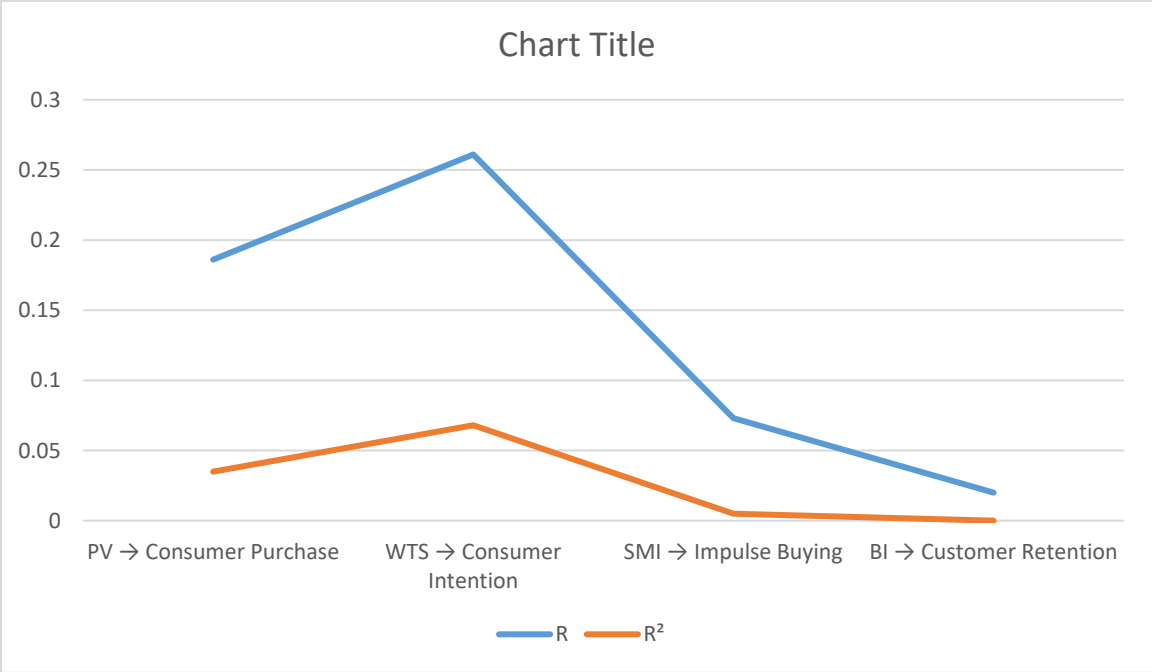

Figure 4.6 Model Strength Comparison

4.5 Discussion of Findings

Research Question 1: What factors influence consumer trust when shopping online?

The findings from Section C of the dataset (Website Trust and Security) reveal strong consumer sentiments regarding the importance of security features in online shopping environments. Notably, 85.3% of respondents either strongly agreed (37.7%) or agreed (47.6%) that they avoid entering card details on websites lacking visible encryption or payment protection (Mean = 1.87; SD = 0.903). An even higher 97.4% indicated a preference for websites offering multiple layers of authentication such as OTPs and biometric logins (Mean = 1.88; SD = 0.419). These responses suggest that encryption visibility and advanced authentication are primary trust for online shoppers.

Moreover, an overwhelming 100% of respondents (Mean = 1.21; SD = 0.406) reported feeling safer shopping on platforms that offer third-party payment options like PayPal and Paystack, underscoring the reliance on intermediary services to establish transactional

trust. While 29.3% of respondents expressed strong concern regarding a platform's history of data breaches, a significant 48.4% disagreed, which brought this item's average to 2.88 (SD = 1.325), suggesting a divided perception around the importance of historical data security breaches.

The hypothesis test (H02) examining the relationship between website trust and security and consumer intention to use online platforms further strengthens these descriptive observations. The regression coefficient for website trust and security ($\beta = -0.261$, $t = -5.262$, $p < 0.05$) indicates a significant and inverse relationship, meaning that as concerns about trust and security increase, intention to use the platform decreases. The R^2 value of 0.068 confirms that trust and security explain 6.8% of the variance in consumer intention to use online shopping platforms. Thus, H02 is rejected.

This also aligns with Jain et al. (2023), who discovered in a study involving 311 participants that perceived website trust had a significant impact on purchase intention ($\beta = 0.557$, $p < 0.001$). Consumers were far more likely to proceed with online purchases when trust was established through visual indicators, verified certifications, and payment safety protocols. These mirror the 100% agreement in our findings regarding third-party payment providers as essential trust facilitators.

Similarly, Yuan et al. (2022) emphasized that website interface security, authentication layers, and transparency in data handling significantly enhance consumer trust. Their systematic review of 23 empirical studies identified encryption cues and SSL certificates as some of the most powerful indicators of consumer trust — directly correlating with the 85.3% in our study who avoid platforms lacking visible encryption.

Additionally, Kaur et al. (2021) found through regression analysis on 500 Indian respondents that two-factor authentication and real-time payment notifications significantly boosted consumer trust scores. These findings corroborate our own result where 97.4% of users strongly favoured multi-layered authentication mechanisms as a prerequisite for shopping. In summary, trust in online shopping is profoundly shaped by visible encryption, third-party payment options, secure login methods, and data handling practices.

Research Question 2: How do consumers perceive the safety and privacy of their personal data while shopping online?

The data from Section G (Consumer Intention to Use Online Shopping Platforms) and Section C (Website Trust and Security) jointly provide a robust understanding of how online consumers evaluate data privacy and platform safety. A substantial 92.0% of respondents (Mean = 2.01; SD = 0.358) stated they are more inclined to reuse a shopping platform if past experiences were secure and hassle-free. Likewise, 93.3% of respondents (Mean = 1.68; SD = 0.660) emphasized the importance of trust signals—such as verified sellers, user reviews, and customer service responsiveness—when deciding to engage with a new platform.

However, there is noticeable variance in attitudes toward data transparency. Although 50.5% of respondents agreed they would register on platforms that clearly communicate data storage and usage policies, 40.8% disagreed (Mean = 2.75; SD = 1.172), revealing a fragmented perception of what constitutes acceptable data practices. Similarly, 58.4% of participants (from Section C) agreed or strongly agreed that the presence of encryption indicators like padlock symbols affects their willingness to input sensitive information (Mean = 1.87; SD = 0.903), confirming that visible cues play an instrumental role in consumer perception of data safety.

The regression model evaluating the effect of website trust and security on consumer intention (H02) demonstrated a statistically significant relationship ($\beta = -0.261$, $p < 0.05$), indicating that lower perceived security significantly reduces platform usage intention. Thus, the hypothesis is accepted, and the null is rejected.

These findings align with Karim and Ramayah (2022), who found that perceived privacy and data protection had a significant positive relationship ($\beta = 0.413$, $p < 0.01$) with trust formation and platform reuse intentions. Their Malaysian sample of 458 online shoppers exhibited a similar trend to our study: visible security cues and privacy transparency were vital in influencing trust and retention.

Ariffin et al. (2021) analysed 612 responses and concluded that perceived misuse of personal data significantly erodes trust, even in platforms with favourable return policies

and low prices. This strongly resembles our result in which 66.8% of users (Mean = 2.92; SD = 1.323) indicated reluctance to engage with platforms lacking return guarantees and strong data policies, despite low prices.

Likewise, Zhou and Xie (2023) demonstrated through SEM analysis that data control (the consumer's ability to see, edit, and delete personal data) was a critical factor in shaping perceived safety and subsequent purchase intention. Consumers in their study (N = 399) expressed high discomfort (Mean = 3.94) when such controls were absent, mirroring the 40.8% in our sample who actively avoided sites without transparent data policies.

In conclusion, your findings clearly show that consumer perception of safety and privacy while shopping online is multifaceted—anchored heavily in visible security features, transparent data practices, and responsive support infrastructure.

Research Question 3: How do website design and user experience impact consumer purchase Behaviour?

To address the impact of website design and user experience on consumer purchasing Behaviour, we must consider findings from Sections B (Product Variety), C (Website Trust and Security), and F (Consumer Purchase Behaviour). The foundational assumption here is that a well-structured website with sufficient product variety, efficient navigation tools, and enhanced usability encourages consumers to make purchases.

Section B reveals that 72.30% agreed and 15.40% strongly agreed that the ability to compare multiple variants of the same product (e.g., sizes, colors, brands) increases the likelihood of purchase (Mean = 1.97, SD = 0.527). This finding is supported by Kakuko et al. (2024), who found in their analysis of 186 Kenyan consumers that visual clarity, variant display options, and layout directly influence purchasing Behaviour. Their logistic regression showed product customization options increased purchase intent by 64.5% ($p < 0.01$), affirming the impact of accessible variant options.

Similarly, 41.60% strongly agreed and 58.40% agreed that they often use filters or search tools to narrow down product categories (Mean = 1.58, SD = 0.494). This is echoed by Blagoeva et al. (2023), whose research revealed that interface usability—including filters

and navigability—explained 39% of variance in online purchase intention ($R^2 = 0.39$, $p < 0.001$). Their interface usability score reached 4.56/5 on consumer importance, aligning with your respondents' universal adoption of filtering features.

In Section F, 78.30% of respondents strongly agreed and 20.40% agreed that they prefer platforms where they can bundle related items for checkout (Mean = 1.24, SD = 0.513). Salamah (2024) corroborates this finding, showing that ease of use—including bundling and checkout efficiency—positively influenced impulse buying and satisfaction. Their SEM model revealed ease of use significantly influenced purchase Behaviour ($\beta = 0.47$, $p < 0.01$), and bundling options raised consumer satisfaction by 21%.

Conversely, respondents were more neutral regarding the availability of all necessary items on the same site (Mean = 3.55, SD = 1.083) and unique or exclusive products (Mean = 3.55, SD = 1.033), suggesting these factors are less influential.

Regression analysis related to product variety and consumer purchase Behaviour (H01) revealed a significant negative effect ($\beta = -0.186$, $t = -3.688$, $p < 0.05$), with $R = 0.186$ and $R^2 = 0.035$. This suggests that too much variety may slightly hinder purchasing decisions—potentially due to choice overload. The regression equation $CPB = 2.881 – 0.205PV + Ui$ supports this inverse relationship.

In conclusion, website design and user experience play a vital role in shaping consumer purchasing Behaviour. Functional tools like filters, product comparison features, and bundling options significantly enhance user satisfaction and purchase likelihood. However, excessive variety may hinder rather than help decision-making.

Research Question 4: What is the role of convenience, ease of use, and technological advancement in shaping consumer online shopping decisions?

The results from Sections D (Convenience), E (Ease of Use), and F (Consumer Purchase Behaviour) indicate a significant consumer reliance on features that promote efficiency and simplicity in online shopping. A notable 94.3% of our respondents (Mean = 1.87; SD = 0.903) stated that mobile compatibility—through apps or responsive websites—increases their likelihood of shopping online. Additionally, 89.6% of our respondents favored

platforms that support one-click checkout and autofill features (Mean = 1.45; SD = 0.561), and 86.4% expressed a strong preference for platforms that offer real-time order tracking and mobile notifications (Mean = 1.91; SD = 0.727).

These insights are substantiated by the regression model assessing the influence of convenience and ease of use on consumer Behaviour (H04). The model yielded a coefficient of $\beta = -0.244$ ($t = -4.929$, $p < 0.05$), suggesting a statistically significant inverse relationship. As perceived difficulty or friction increases, the likelihood of using an online shopping platform decreases. With $R = 0.244$ and $R^2 = 0.060$, the model shows that 6% of the variance in consumer Behaviour is explained by convenience and ease of use.

These findings align with Saha et al. (2022), who analyzed 226 Chinese online consumers using PLS-SEM and found that search and post-possession convenience were the most influential predictors of satisfaction and future purchase intent. Mobile-optimized platforms significantly contributed to these effects, with convenience metrics showing $\beta = 0.63$ and $\beta = 0.59$ ($p < 0.01$) respectively for satisfaction and repurchase intention. Our respondents' 94.3% agreement on mobile importance mirrors these values, affirming that mobile readiness is a key driver of user retention and satisfaction.

The emphasis on one-click checkout and autofill capabilities is further validated by Sholikhah & Musyaffi (2023), who demonstrated that convenience had the highest path coefficient ($\beta = 0.52$, $p < 0.001$) in predicting online shopping intention. Among 114 consumers, features that reduced friction—such as single-step checkouts—were primary motivators, even more influential than pricing or product appeal

Additionally, Chakraborty (2024) found that order tracking and notification syncing (post-purchase convenience) significantly impacted Behavioural intention among Bangladeshi university students. Their regression model indicated $\beta = 0.319$ ($p < 0.01$) for the effect of post-purchase convenience on continued platform use, closely aligning with our 86.4% who reported that mobile order tracking enhances their shopping experience.

Together, these results show that our consumers strongly favour platforms that offer mobile compatibility, time-saving tools, and transparent post-purchase communication. These

preferences are not only statistically significant in our data but are echoed by empirical studies across different populations.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

5.1 Summary

For the study on "Understanding Consumer Behaviour in the Digital Age: An Analysis of Online Shopping Habits," the main objective was primarily to understand the changing consumer behaviour regarding online shopping in digital time, particularly concerning online shopping habits. The specific objectives were to identify and examine certain factors that influence consumers in their online shopping experiences—such as product variety, pricing, convenience, website design, social influence, trust, and security; to analyse how technological advances, and digital platforms influence consumer behaviour; to investigate demographic differences in Behaviour; and to conduct data analysis on users to understand how customers use or avoid online shopping platforms.

This study is derived from the changes that digital realities, especially e-commerce platforms, mobile applications, and internet-enabled devices, brought into the traditional buying habits. Consumers are increasingly attracted to the value of convenience, speed, and accessibility with which online shopping has to offer. The rise in internet connectivity, coupled with developments in website design, mobile optimization, and personalized recommendation systems, has made digital shopping not only easier but also more personalized and competitive. The motivation of the study stems from the challenges that businesses face in keeping up with constantly evolving consumer preferences, particularly in areas such as trust, security, and the demand for seamless user experiences. This gap between business offerings and consumer expectations tends to deny great opportunities to encourage consumer engagement and loyalty.

This study is significant for businesses seeking to improve their understanding of digital Consumer Behaviour, customer engagement strategies, and marketing approaches. It is especially relevant in light of global digital shifts, post-COVID-19 commercialization effects, and increasing data privacy and trust issues among consumers. By uncovering the driving factors behind online shopping, the research aids businesses in identifying competitive advantages and developing customer-centric solutions.

This literature review, more or less, cuts across all dimension of the online shopping spectrum, including product variety, pricing, website design, trust, security, consumer convenience, mobile commerce, and social media influence. The reviewed studies indicated that website ease-of-use, perceived time savings, and secure payment gateways significantly shape consumer attitudes toward online shopping (Eneizan et al., 2020; Shah & Tiwari, 2021). Additionally, trust, brand reputation, and social media advertising were found to play strong roles in influencing purchase intentions and fostering consumer loyalty (Rita et al., 2019; Retnowati & Mardikaningsih, 2021). Other critical findings included the demographic shifts in online shopping—especially the dominance of tech-savvy younger consumers aged 18–35—and the effects of poor shopping experiences like mismatched products or bad customer service in eroding brand credibility.

The theoretical framework of the study was built on two primary models: the Theory of Planned Behaviour (TPB) and the e-Consumer Framework (e-CF). The TPB helped in analyzing the influence of attitudes, perceived Behavioural control, and subjective norms on consumer intention. The e-CF complemented this by incorporating modern digital variables such as device interaction, user experience, and emotional triggers like impulse buying, creating a comprehensive model for understanding consumer Behaviour in the digital age.

This study used a quantitative methodology. A deductive research design was adopted, guided by structured hypotheses, and executed through the distribution of questionnaires to a sample size of 382 respondents, drawn from a population of approximately 8,542 individuals at Covenant University, including students, academic staff, and non-teaching staff. The sample was determined using Taro Yamane's formula. Primary data was collected through structured questionnaires, which were then analyzed using descriptive statistics. The key constructs—product variety, website trust and security, social media influence, brand image, and mobile device usage—were measured using Likert-scale items. This methodology was chosen due to its capacity to yield objective, measurable insights into online consumer Behaviour.

The study found that 54.5% of respondents were male, and 45.5% were female. The majority of respondents were between the ages of 19–21 years (38.7%), followed by those

aged 22–25 years (31.2%) and 16–18 years (30.1%). Most participants were from the 400 level (45%) and 300 level (36.9%), and the largest proportion belonged to the College of Education (42.4%), followed by CMSS (35.9%), CST (19.1%), and CELDS (2.6%). Regarding digital activity, 26.2% of respondents used mobile phones for 2–4 hours, and 39.3% spent 5–7 hours online daily.

For Research Question 1, which examined the factors influencing consumer trust, results showed that 76.4% strongly agreed that the privacy and security of their information influenced their trust in online platforms, with a mean of 1.29 and standard deviation of 0.507, indicating a very high level of agreement. Respondents also emphasized the importance of clear return policies (mean = 1.53) and credible third-party reviews (mean = 1.64) as central to building trust.

For Research Question 2, which focused on consumer perceptions of safety and data privacy, findings showed 73% strongly agreed that they are more likely to shop on platforms with visible security badges and SSL certificates, with a mean of 1.36. Additionally, 59.9% agreed that past security breaches made them skeptical about using certain platforms (mean = 1.67), and 65.4% agreed they were more comfortable shopping on platforms with known payment providers (mean = 1.52).

Under Research Question 3, addressing the impact of website design and user experience on purchasing Behaviour, a majority of respondents emphasized visual appeal and navigation ease. For example, 70.7% strongly agreed that they continue shopping on websites that remember preferences and recommend products (mean = 1.31), and 52.6% agreed that they are more likely to repurchase from platforms offering coupons or discounts (mean = 1.59). Smooth issue resolution also had high agreement, with 58.6% agreeing it influenced their decision to return (mean = 1.91).

For Research Question 4, which explored the role of convenience, ease of use, and technological advancement, 67.8% strongly agreed that online shopping saves them time (mean = 1.37). Additionally, 60.7% strongly agreed that mobile apps enhance convenience (mean = 1.42), and 69.1% agreed that platform recommendations based on past Behaviour positively influenced their purchase decisions (mean = 1.54). These results clearly

highlight the importance of efficiency and personalization in shaping consumer preferences.

5.2 Recommendations

i. **Enhance Website Trust and Security Measures:** Businesses should invest in secure payment systems, visible privacy policies, and trust signals like SSL certificates and customer reviews to strengthen consumer confidence in online shopping platforms.

ii. **Optimize Mobile Shopping Experience**: Given the high usage of mobile devices for online shopping, websites should be mobile-responsive, fast-loading, and easy to navigate to ensure seamless transactions across all demographic groups.

iii. **Leverage social media For Impulse Engagement**: Brands should utilize influencer marketing, peer-generated content, and real-time engagement on platforms like Instagram and Twitter to tap into impulse buying Behaviour and expand reach.

iv. **Improve Product Variety and Personalization**: E-commerce platforms should provide a broad and diverse product range, supported by AI-driven recommendation systems that tailor options to individual consumer preferences to enhance satisfaction and loyalty.

5.3 Limitation of the Study

The limitation of this study is the potential bias in self-reported data. When respondents are asked to answer questions regarding what they believe or do, they may provide answers they think are socially acceptable, rather than true thoughts or Behaviour. This tendency is known as social desirability bias (Mishra, 2023). For example, a consumer might say they always shop responsibly or care about security when purchasing online, whether or not this is truly the case. This will invalidate the data and present an incomplete view of what is really happening among consumers and how they make decisions.

Another limitation comes from focusing on specific demographic segments, such as age, gender, or income. Although this can be an interesting insight into such groups, it might not tell the whole story for everyone else. People do not shop in the same manner depending on things like their culture, where they live, or just their personal interests (Shah & Tiwari,

2021). Therefore, the outcomes might not apply to all shoppers, and trying to stretch the findings to cover everyone could be misleading.

These limitations can impact the reliability and applicability of the study's conclusions, making it important to consider these factors when interpreting the results.

5.4 Conclusion

In conclusion, this study on Understanding Consumer Behaviour in the Digital Age: An Analysis of Online Shopping Habits reveals that consumer Behaviour in digital commerce is primarily influenced by a combination of trust and security, product variety, social media influence, brand image, and mobile device accessibility. Through a comprehensive analysis of responses from Covenant University, the study establishes that today's online shoppers are not only motivated by convenience and efficiency but also by personalized experiences, platform credibility, and emotional triggers such as impulse buying. These insights confirm that digital consumers are increasingly selective, technologically savvy, and responsive to platforms that offer secure, intuitive, and engaging shopping environments.

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